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1999 Premium Rates Manual





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WORKPLACE & SAFETY
INSURANCE BOARD

1999 PREMIUM RATES MANUAL

1999 Premium Rates Manual

1. 1999 Premium Rates

Effective January 1, 1999, the Workplace Safety and Insurance Board (WSIB) has implemented a new premium rate structure. This structure is based on the 1998 experience of employers and is designed to reflect the actual costs of the program. The new rates are based on the 1998 experience of employers and are designed to reflect the actual costs of the program. The new rates are based on the 1998 experience of employers and are designed to reflect the actual costs of the program.

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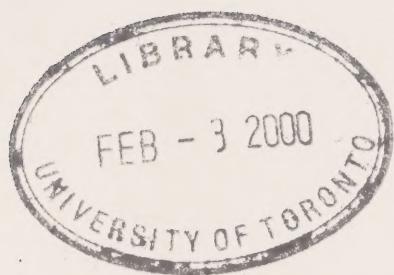
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2. The Workplace Safety and Insurance Board of Ontario

The Workplace Safety and Insurance Board of Ontario (WSIB) is a government corporation created by an act of the Ontario Legislature. It is responsible for the administration of the Workplace Safety and Insurance Act, 1997. The WSIB is responsible for the administration of the Workplace Safety and Insurance Act, 1997. The WSIB is responsible for the administration of the Workplace Safety and Insurance Act, 1997. The WSIB is responsible for the administration of the Workplace Safety and Insurance Act, 1997.



1999 PREMIUM RATES MANUAL

INTRODUCTION

1. 1999 Premium Rates

Premium rates in Ontario have decreased for the third year in a row. The average Schedule 1 premium rate for 1999 is \$2.42 per \$100 of insurable earnings, down 6.6% from the 1998 premium rate of \$2.59. As the average rate was \$2.85 in 1997 and \$3.01 in 1996, the 1999 rate represents a 19.6% decrease since 1996.

The 1999 premium rates reflect recent legislative reform and a new financially responsible funding strategy that balances the WSIB's need to keep the system financially viable for the future while keeping rates as low as possible for Ontario's employers.

Due to revisions to the mining industry classifications, the number of rate groups in Schedule 1 has been reduced from 219 to 215. More information about the mining industry changes can be found in the appendix of this Premium Rates Manual.

Almost three-quarters of the 215 rate groups will experience rate decreases for 1999. This means that approximately 80% of Ontario's employers, or more than 156,000 firms, are expected to see premium rate decreases in their 1999 rate group premium rates.

Please refer to the news release that announced the 1999 premium rates. It is found on page XII of this introduction section.

2. The Workplace Safety and Insurance Board of Ontario

The Workplace Safety and Insurance Board of Ontario (WSIB) is a statutory corporation created by an Act of the Ontario Legislature in 1914. It is responsible for administering the *Workplace Safety and Insurance Act* and Regulations of Ontario. The WSIB provides benefits under the insurance plan to workers who sustain injuries arising out of and in the course of employment, or who contract an occupational disease. Funds are raised by the WSIB through premium rates being applied to the payrolls of Ontario's employers. The WSIB does not receive funding from the Ontario provincial government.

Benefits include payment for loss of wages and loss of enjoyment of life that may result from an injury or disease. The WSIB provides for loss of earnings and/or non-economic loss benefits for permanent impairment, payments of health care expenses, assistance to facilitate return to work, and survivors' benefits in the case of a fatality. The WSIB also has a strong accident prevention mandate.

The WSIB administers the Act for two groups of employers referred to as Schedule 1 and Schedule 2. Schedule 1 relates to services and industries in which employers are insured through "collective liability" and are required to contribute to the WSIB's Insurance Fund whereas Schedule 2 relates to employers who are "self-insured" in that they are individually liable. This Premium Rates Manual only pertains to Schedule 1 and not to Schedule 2.

3. Workers' Compensation Reform

A new workers' compensation Act has been introduced to reduce the human, social and economic cost of workplace injury and illness in Ontario. Bill 99, the *Workplace Safety and Insurance Act*, became effective January 1st, 1998.

The "Workers' Compensation Board" (WCB) has had its name changed to the "Workplace Safety and Insurance Board" (WSIB) to reflect the new emphasis on workplace health and safety and on the prevention of injury and illness. Furthermore, the change reinforced the role of the WSIB as an insurance provider.

The *Workplace Safety and Insurance Act* will :

- restore the financial viability of the workers' compensation system in Ontario through
 - measures that ensure employers pay their fair share
 - modifying indexation of benefits except for the most vulnerable (the 100 per cent disabled and survivors of deceased workers) who will continue to receive full inflation protection
 - reducing benefit levels to 85 per cent of pre-injury net average earnings for workers injured on or after January 1st, 1998

- refocus the workers' compensation system as a workplace insurance plan that pays benefits for injuries caused by work and provides better service to workers and employers
- strengthen the WSIB's pivotal role in preventing injury and illness in Ontario workplaces
- have injured workers back to work more safely and more quickly by requiring employers and workers to work co-operatively to achieve this goal
- enhance self-reliance of workers and employers in preventing injuries and in managing the consequences of injuries when they do happen.

The provisions of Bill 99 were taken into account when determining both the 1999 and 1998 premium rates. Thus, the 1999 premium rates reflect the anticipated benefit cost savings created under Bill 99.

4. WSIB Funding Strategy

In keeping with one of the themes of the recent legislative reform, namely restoring the financial viability of the workers' compensation system in Ontario, the WSIB has carried out a review of its long-term funding strategy. During 1997 and 1998 as part of this review, the WSIB consulted with its stakeholders to gain their input on various funding issues including the retirement of the WSIB's unfunded liability. (An "unfunded liability" is the difference between assets and liabilities when the liabilities are larger than the assets.)

There was widespread agreement from the employer community about the need to gradually eliminate the unfunded liability by the year 2014. In this regard :

- There are various possible methods available to do this.
- The WSIB's position is to protect employers and workers.

- Given the history of past efforts to retire the unfunded liability, the WSIB firmly believes that an approach that emphasizes the early application of payments towards the unfunded liability is the most financially prudent and responsible means of ensuring that the unfunded liability will be retired by 2014.
- While other amortization approaches could lead to a zero deficit in the year 2014, the Board was uncomfortable that these left very little room for any unanticipated changes in economic factors.

The advantages of this approach are :

- *Fiscal responsibility* : Early application of the required amounts has the greatest impact in reducing the unfunded liability and has a more favourable effect on future investment income. Not applying the required amounts now could mean that the investment income would have to be used in the future to meet operating costs.
- *Allowance for reduction in premium rates* : Current conditions permit higher initial unfunded liability payments to be accomplished while still reducing premium rates immediately for the vast majority of employers.
- *Protection of workers and employers* : Should the economic climate deteriorate in the future, it will still be feasible to meet the 2014 unfunded liability target date without exposing the employer community to unforeseen premium rate increases.
- *Allowance for greater future flexibility* : This plan gives the WSIB the flexibility to adjust premium rates downward if conditions allow. For example, when the WSIB's new initiatives in prevention reduce workplace injuries and their associated costs, then rates could go down more quickly than otherwise.

The WSIB's long term plan for retiring the unfunded liability was taken into account when deriving the 1999 premium rates. The decision to do so allows for premium rate reductions but in a fiscally responsible manner that protects workers and employers.

5. 1999 Premium Rates For Schedule 1 Rate Groups

Until 1998 there were still some employers paying premium rates other than the required premium rates, due to a continuation of transition measures, initiated in 1993, which limited rate changes from one year to the next. However, individual experience rating and merit rating adjustments aside, for 1999 all employers in a particular rate group will be charged the required premium rate for that rate group.

The Schedule 1 costs of the workers' compensation system are funded through premium rates being applied to the payroll of Schedule 1 employers. However, employers are not all charged at the same rate. Rather, for the purpose of charging them on a more equitable basis, employers have been classified into the rate groups defined under the WSIB's classification scheme, with each rate group having a different premium rate that reflects the inherent risk of the particular services or industries the rate group insures.

The classification scheme maintained by the WSIB currently divides the services and industries insured under Schedule 1 into nine broad classes which are further subdivided into 215 rate groups based on similarity of business activity and relative risk. Note that in 1998 there were 219 rate groups in total but this was reduced to 215 for 1999 due to revisions to the mining industry classifications. More information about the mining industry changes can be found in the appendix of this Premium Rates Manual. Additional details about the classification scheme itself can be obtained by consulting the WSIB's Employer Classification Manual.

For each of the classes and rate groups defined in the classification scheme, the WSIB prospectively derives a premium rate to cover costs relating to the upcoming 1999 premium year. These costs include :

- a) expected future benefit costs of new claims for the premium year,

- b) share of the WSIB's administration expenses, accident prevention costs, and other statutory obligations for the premium year,
- c) share of the charge towards retiring the WSIB's unfunded liability in accordance with the WSIB's strategy to be fully funded by the year 2014.

Premium rates are determined annually on an actuarial basis and are expressed as a dollar amount per \$100 of insurable earnings. Again, the 1999 premium rates reflect anticipated benefit cost savings under the provisions of Bill 99.

The nine classes play a significant role in rate setting, for it is at the class level that certain cost items are estimated, using data and assumptions particular to each class. Once the class estimates are determined, corresponding estimates are derived for the rate groups comprising each class. The 1999 premium rates are based on claims experience and insurable earnings from the most recent five years, that is for the period 1993 through 1997 inclusively.

There are many assumptions important in determining premium rates for the classes, including those related to the economy. For instance, changes in the level of employment and earnings of a class are two factors that can influence the insurable earnings base of that class. The source of the economic assumptions used in rate setting is the WSIB's official economic forecast.

In this regard, the WSIB annually prepares an economic forecast for each of the nine classes based on a variety of inputs including a Conference Board of Canada economic outlook. The Conference Board outlook is not simply for the Ontario economy as a whole but has been specifically tailored to those sectors of the provincial economy insured under the nine classes defined for Schedule 1. The class-by-class economic assumptions from the WSIB's official forecast are shown on the following page.

Economic Assumptions Supporting The 1999 Premium Rates

Class	Earnings Growth 1997-1998	Earnings Growth 1998-1999	Employment Growth 1997-1998	Employment Growth 1998-1999
Class A : Forest Products	1.7%	1.7%	-4.0%	-3.1%
Class B : Mining and Related Industries	5.2%	3.2%	-0.3%	1.4%
Class C : Other Primary Industries	4.7%	1.0%	3.4%	3.3%
Class D : Manufacturing	3.9%	3.1%	2.8%	2.6%
Class E : Transportation And Storage	2.7%	2.9%	3.4%	2.4%
Class F : Retail and Wholesale Trades	3.9%	2.6%	3.3%	2.1%
Class G : Construction	4.6%	3.3%	3.9%	3.7%
Class H : Government and Related Services	-2.4%	1.6%	-3.1%	-0.1%
Class I : Other Services	3.6%	3.7%	3.6%	2.8%
Schedule 1	2.6%	2.8%	2.1%	2.1%

6. About The 1999 Premium Rates Manual

This manual contains tables of 1999 premium rates for each rate group, class, and Schedule 1 as well as a number of exhibits which provide background information about the components of the respective 1999 premium rates.

The 1999 Premium Rates Manual has been organized into sections, each with its own set of tables and/or exhibits. A blue coloured divider page to aid the user separates each section of the manual.

The following is a brief description of the various sections appearing in this manual.

Section 1 : Definitions Of 1999 Premium Rate Components

In Section 1 the components of the 1999 premium rates including "New Claims Cost", "Overhead Expenses", and "Unfunded Liability" are defined.

Section 2 : Summary Of Allocation Rules For 1999 Premium Rates

The rules used for allocating costs and expenses among the rate groups in determining the 1999 premium rates are summarized in this section. These rules were developed with considerable input from stakeholders during the consultation process leading up to the 1993 introduction of the WSIB's current classification and pricing system. Also, the rules relating to the unfunded liability were revised according to the WSIB's funding strategy.

Section 3 : 1999 Premium Rates By Rate Group For Each Class

Section 3 includes a table of 1998 premium rates that are listed by rate group for each of the nine classes.

Section 4 : 1999 Premium Rates By Rate Group For Each Class Listing Classification Units

The nine broad industry classes defined for Schedule 1 are comprised of rate groups that in turn are defined by one or more classification units. The classification units are shown in this section along with their corresponding 1999 premium rates. Note that the same premium rate is listed for all classification units within a rate group because premium rates are not derived below the rate group level.

As part of the WSIB's monitoring process, the Schedule 1 classification scheme may be modified from time-to-time. For 1999 there were some modifications, in particular to the mining industry classifications. As a result, the number of rate groups in Class B : *Mining and Related Services* was reduced from nine to five. Consequently, the number of rate groups comprising Schedule 1 has been reduced from 219 to 215. More information about the mining industry changes can be found in the appendix of this Premium Rates Manual.

Please note that the table in this section provides a reference to the structure of the 1999 classification scheme, i.e. it shows the classification units after the mining reclassification and other minor changes.

Sections A through I : Supporting Rate Exhibits

Each of these sections corresponds to one of the nine classes of Schedule 1; i.e. Section A is for Class A, Section B is for Class B, and so on. The sections include exhibits that contain information supporting the 1999 premium rates for both the class as a whole and for the individual rate groups comprising the class.

For example, there is a five-year history of insurable earnings, lost time injury rates and related information. Also presented are the components of the 1999 premium rates.

Section S : Schedule 1 Supporting Rate Exhibits

Section S corresponds to Schedule 1 and includes summary exhibits for the nine classes and Schedule 1 as a whole. These exhibits are similar to those found in Sections A through I.

Appendix : Premium Rates Derived On A Manual Basis

The appendix provides some background about the 1999 premium rates for those rate groups that had their premium rates derived on a manual basis. Information about the mining industry reclassification for 1999 also is provided.

Glossary Of Acronyms

The glossary lists definitions for a number of acronyms used in this Premium Rates Manual.

NewsRelease

WSIB LOWERS PREMIUM RATE FOR THIRD YEAR IN A ROW

FOR IMMEDIATE RELEASE

TORONTO (November 16, 1998) - The Ontario Workplace Safety and Insurance Board (WSIB), formerly the Workers' Compensation Board, announced today that, for the third year in a row, it has lowered its average premium rate for employers.

The new 1999 premium rate, approved by the WSIB Board of Directors, is decreasing by 7 percent to \$2.42 per \$100 of insurable earnings. This is down from \$2.59 in 1998. Since 1996, the WSIB's average premium rate has undergone a total decrease of 19.6 percent.

"Our 1999 premium rate is consistent with our long term plan for reduction of our unfunded liability, which currently stands at \$8 billion," said WSIB Chair Glen Wright. "Our goal is to have the lowest rate possible while protecting the financial future of the system."

Of the 215 rate groups in which Ontario employers are classified, three-quarters will have reduced premium rates in 1999. That translates to over 156,000 firms or about 80 percent of covered Ontario employers. About 34,000 firms will experience an increase in their premium rates, due largely to a deterioration over the past few years in accident performance of their rate groups.

"We recognize our responsibility to the health of the Ontario economy," said Wright. "The 1999 premium rate reflects a financially sound and responsible funding policy while reducing rates for the vast majority of employers."

Ontario's Workplace Safety and Insurance Board plays a key role in the province's occupational health and safety system. In addition to a strong prevention mandate, the WSIB provides insurance for injuries and illnesses that occur in workplaces covered under the Workplace Safety and Insurance Act and supports early and safe return to work.

1999 PREMIUM RATES MANUAL

FURTHER INFORMATION

1. Premium Rates Information

For more information about premium rates presented in this manual, please contact :

Actuarial Services Branch
Workplace Safety and Insurance Board
(416) 344-4472 (Tel)
(416) 344-4499 (FAX)

2. Revenue Information

For more information about individual employer accounts, please contact :

Revenue Operations
Workplace Safety and Insurance Board
(416) 344-1013 (Tel)
1-800-387-8638 (Tel)
(416) 344-3410 (FAX)

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Section 1

Definition Of 1999 Premium Rate Components

DEFINITION OF 1999 PREMIUM RATE COMPONENTS

A. New Claims Cost

- | | |
|--------------------------|---|
| 1. Gross New Claims Cost | The estimated cost of new claims for accidents expected to occur during 1999 |
| 2. SIEF | |
| a. Relief | The portion of Gross New Claims Cost charged to the Second Injury and Enhancement Fund (SIEF) due to accident costs associated with second injuries |
| b. Transfer Charge | Contribution to provide for SIEF relief |
| 3. Net New Claims Cost | Gross New Claims Cost less SIEF relieved costs plus charge levied to fund SIEF |

B. Overhead Expenses

- | | |
|----------------------------|---|
| 1. WSIB Administration | Operating expenses of the WSIB estimated for 1999 |
| 2. Legislative Obligations | Expenses the WSIB is required to fund under the <i>Occupational Health and Safety Act</i> and the <i>Workplace Safety and Insurance Act</i> |
| 3. Accident Prevention | Expenses for the Safe Workplace Associations (SWAs) estimated for 1999 |

DEFINITION OF 1999 PREMIUM RATE COMPONENTS

4. Total Overhead Expenses	Total of Administrative, Legislative Obligations, and Accident Prevention (SWA) expenses
a. Relief	Relief granted for overhead expenses charged
b. Transfer Charge	Contribution to provide for overhead relief
5. Net Overhead Expenses	Total Administrative, Legislative Obligations, and Accident Prevention (SWA) expenses less Overhead Relief plus Transfer Charge for Overhead Relief
C. Unfunded Liability	Payment required to retire the unfunded liability (UL) according to the funding strategy of the WSIB
D. Premium Rate	Total cost per \$100 of insurable earnings required to fund new claims, overhead, and unfunded liability

Section 2

Summary Of Allocation Rules For 1999 Premium Rates

SUMMARY OF ALLOCATION RULES FOR 1999 PREMIUM RATES

A. New Claims Cost

Gross new claims costs are determined at the class level. However, they are paid by rate groups belonging to a class.

The share of the class gross new claims cost charged to a member rate group is based on the number of Lost Time Injuries (LTIs) and the average cost of an LTI expected for that rate group.

The average cost of an LTI for a rate group is determined via a Cost Index which indicates the relative costliness of an average LTI of the rate group as compared to that of its class.

Net new claims cost is the gross cost adjusted for expected relief under the Second Injury and Enhancement Fund (SIEF).

B. Overhead Expenses

Overhead expenses are allocated to rate groups in proportion to their net new claims cost and assessable payroll.

A rate group is granted overhead relief if its allocated overhead charge exceeds a set percentage of its net new claims cost.

Rate groups covered by a particular Safe Workplace Association (SWA) pay a share of the expenses of that SWA.

Overhead expenses for a class are the sum of expenses for member rate groups.

C. Unfunded Liability

Unfunded Liability (UL) charge is determined for Schedule 1 as a whole. However, it is paid by rate groups.

The share of the UL charge paid by rate groups is in proportion to their net new claims cost.

The UL charge for a class is the sum of the UL charges for member rate groups.

Section 3

1999 Premium Rates

By Rate Group For Each Class

1999 PREMIUM RATES

Rate Group	Description	1999 Premium Rate (\$)
030	LOGGING	10.83
033	SAWMILL PRODUCTS AND SHINGLES	6.45
036	VENEERS, PLYWOOD, AND WOOD PRESERVATION	4.41
039	PULP, NEWSPRINT, AND BOARD INDUSTRIES	1.50
041	CORRUGATED BOXES	2.80
044 *	SPECIALTY PAPERS	1.45
	CLASS A	4.01

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Rate Group	Description	1999 Premium Rate (\$)
110 *	GOLD MINES	5.49
113 *	NICKEL MINES	5.39
119 *	OTHER MINES	4.13
131 *	QUARRYING	4.78
134 *	SAND AND GRAVEL PITS	7.23
	CLASS B	5.36

1999 PREMIUM RATES

Rate Group	Description	1999 Premium Rate (\$)
159	LIVESTOCK FARMS	5.84
165	POULTRY AND EGG FARMS	1.86
167	* FIELD CROP FARMS	3.39
169	FRUIT AND OTHER VEGETABLE FARMS	3.02
174	TOBACCO FARMS	5.15
177	* MUSHROOM FARMS	5.28
181	FISHING AND MISCELLANEOUS FARMING	4.92
184	* VETERINARY AND AGRICULTURAL SERVICES	2.47
190	LANDSCAPING AND RELATED SERVICES	8.12
	CLASS C	4.99

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Rate Group	Description	1999 Premium Rate (\$)
207	MEAT AND FISH PRODUCTS	4.71
210	POULTRY PRODUCTS	3.65
214	FRUIT AND VEGETABLE PRODUCTS	2.80
216	DAIRY PRODUCTS	1.98
219	BISCUITS	1.90
220	OTHER BAKERY PRODUCTS	3.50
222	CONFECTIONERY	1.02
223	OTHER FOOD PRODUCTS	2.19
224	SNACK FOODS	5.62
226	CRUSHED AND GROUND FOODS	1.47
230	* DISTILLERY AND WINE PRODUCTS	1.62
231	SOFT DRINK AND BREWERY PRODUCTS	2.13
237	TIRES AND TUBES	4.90
238	OTHER RUBBER PRODUCTS	2.56
256	PLASTIC BAGS	2.88
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.70
260	* PLASTIC PIPES AND FITTINGS	3.19
261	PLASTIC FILM AND SHEETING	1.68
263	OTHER PLASTIC PRODUCTS	3.15
273	TANNERIES AND LEATHER PRODUCTS	2.67
275	SPUN YARN, CLOTHS, AND FABRICS	2.92

1999 PREMIUM RATES

Rate Group	Description	1999 Premium Rate (\$)
281 *	FIBRES AND FILAMENT YARNS	1.76
287 *	CARPETS, MATS, AND RUGS	2.66
289	CANVAS AND OTHER TEXTILE PRODUCTS	3.10
294	PROCESSED TEXTILE PRODUCTS	2.80
301	CLOTHING	1.84
308	MILLWORK	5.93
309	WOODEN DOORS AND WINDOWS	5.82
311	WOODEN CABINETS	5.19
312	WOODEN BOXES AND PALLETS	5.82
317 *	OTHER WOOD INDUSTRIES	2.54
322	UPHOLSTERED FURNITURE	4.19
323	METAL FURNITURE	2.69
325	WOODEN AND OTHER NON-METAL FURNITURE	4.76
328	FURNITURE PARTS AND FIXTURES	3.27
333	COMMERCIAL PRINTING	1.52
334	PLATEMAKING, TYPESETTING, AND BINDING	1.72
335	PUBLISHING	0.60
338	FOLDING CARTONS	2.45
341	PAPER PRODUCTS	1.97
348	STEEL FOUNDRIES AND FERRO-ALLOYS	6.38
350	STEEL PIPES AND TUBES	2.11
352	OTHER PRIMARY STEEL INDUSTRIES	2.11
358	IRON FOUNDRIES	5.37
360	NON-FERROUS ROLLING, CASTING, AND EXTRUDING	2.45
361	ALUMINUM INDUSTRY	2.71
362 *	OTHER PRIMARY SMELTING AND REFINING INDUSTRIES	1.59
372	STRUCTURAL METAL PRODUCTS	6.63

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Rate Group	Description	1999 Premium Rate (\$)
369 *	POWER BOILERS AND HEAT EXCHANGERS	1.91
370	METAL TANKS	3.20
374	OTHER DOORS AND WINDOWS	4.04
375	ORNAMENTAL AND ARCHITECTURAL METAL PRODUCTS	4.97
377	COATING OF METAL PRODUCTS	3.68
379	HARDWARE, TOOLS, AND CUTLERY	2.00
382	METAL DIES, MOULDS, AND PATTERNS	1.98
383	HEATING, REFRIGERATION, AND AIR CONDITIONING EQUIPMENT	3.67
385	MACHINE SHOPS	2.81
387	OTHER METAL FABRICATING INDUSTRIES	3.52
389	METAL CLOSURES AND CONTAINERS	2.71
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	4.53
393	WIRE PRODUCTS	3.33
401	AGRICULTURAL IMPLEMENTS	3.51
402	MAJOR APPLIANCES	1.38
403	OTHER MACHINERY AND EQUIPMENT	1.83
406	ELEVATORS AND ESCALATORS	3.61
408	COMPRESSORS, PUMPS, AND INDUSTRIAL FANS	2.99
411	CONSTRUCTION AND MINING MACHINERY	3.56
417	AIRCRAFT AND AIRCRAFT PARTS	1.25
419	MOTOR VEHICLE ASSEMBLY	3.37
420	MOTOR VEHICLE ENGINES AND PARTS	1.54
421 *	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	2.36
424	MOTOR VEHICLE STAMPINGS	4.18
425	MOTOR VEHICLE WHEELS AND BRAKES	2.90
428	MOTOR VEHICLE FABRIC ACCESSORIES	4.19
432	TRUCK AND BUS BODIES	4.77

1999 PREMIUM RATES

Rate Group	Description	1999 Premium Rate (\$)
433 *	COMMERCIAL TRAILERS	6.59
438 *	RECREATIONAL VEHICLES AND TRAILERS	2.36
442	RAILROAD ROLLING STOCK	3.40
445 *	SHIPBUILDING AND REPAIRS	7.38
447 *	BOATBUILDING AND REPAIRS	8.82
459	SMALL ELECTRICAL APPLIANCES	2.93
460 *	LIGHTING	2.95
461 *	ELECTRICAL TRANSFORMERS	1.59
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	1.80
467 *	RADIO AND TELEVISION EQUIPMENT	1.15
468	COMMUNICATION AND ELECTRONIC EQUIPMENT	0.38
472 *	OFFICE, STORE, AND BUSINESS MACHINES	0.36
476 *	ELECTRICAL SWITCHGEAR AND WIRING DEVICES	1.37
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.04
479 *	BATTERIES	1.63
480	ELECTRIC LAMPS	1.88
485 *	BRICKS AND REFRACTORIES	2.95
488 *	CERAMICS, PORCELAIN, AND CHINA	3.77
490 *	ABRASIVES	2.69
496	CONCRETE PRODUCTS	4.63
497	READY-MIX CONCRETE	5.18
501 *	GYPSUM, LIME, AND CEMENT	2.17
502	GLASS PRODUCTS	2.34
503 *	NON-METALLIC MINERAL INSULATING MATERIALS	2.15
507 *	PETROLEUM AND COAL PRODUCTS	0.74
511	PLASTIC AND SYNTHETIC RESINS	1.56
512	PAINT, PRINTING INK, AND ADHESIVES	1.32

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Rate Group	Description	1999 Premium Rate (\$)
514	PHARMACEUTICALS AND MEDICINES	0.52
517	* SOAP AND CLEANING COMPOUNDS	1.02
519	* TOILETRIES	1.27
522	* INORGANIC CHEMICALS	1.59
523	* ORGANIC CHEMICALS	1.27
524	* OTHER CHEMICAL INDUSTRIES	1.13
529	INDICATING AND OTHER INSTRUMENTS	0.92
530	* JEWELLERY AND SILVERWARE	1.01
533	SIGNS AND DISPLAYS	3.96
538	SPORTING GOODS AND TOYS	3.88
542	OTHER MANUFACTURED PRODUCTS	2.52
	CLASS D	2.38

1999 PREMIUM RATES

Rate Group	Description	1999 Premium Rate (\$)
551	AIR TRANSPORT INDUSTRIES	1.84
553	AIR TRANSPORT SERVICES	1.52
560	WAREHOUSING	4.44
561	* TERMINAL GRAIN ELEVATORS	2.58
570	GENERAL TRUCKING	5.99
577	COURIER SERVICES	3.58
580	BUS, RAIL, AND WATER TRANSPORT INDUSTRIES	4.31
582	* CARGO HANDLING	16.13
584	SCHOOL BUSES	1.98
586	* TAXICAB AND LIMOUSINE SERVICES	3.87
590	AMBULANCE SERVICES	5.08
	CLASS E	4.84

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Rate Group	Description	1999 Premium Rate (\$)
604	FOOD, SALES	2.64
606	GROCERY AND CONVENIENCE STORES	1.53
607	SPECIALTY FOOD STORES	2.76
608	BEER STORES	3.45
612	AGRICULTURAL PRODUCTS, SALES	2.20
617	OTHER PRODUCTS, WHOLESALE	0.93
627	GENERAL MERCHANDISE STORES	1.52
630	VEHICLE SERVICES AND REPAIRS	3.51
633	PETROLEUM PRODUCTS, SALES	1.56
636	NON-FOOD SPECIALTY STORES	1.18
638	PHARMACIES	0.59
641	CLOTHING STORES	1.26
643	HARDWARE AND CARPET, SALES	1.17
644	FURNITURE AND APPLIANCES, SALES	1.47
657	AUTOMOBILE AND TRUCK DEALERS	0.83
659	OTHER VEHICLE SALES AND RENTALS	2.01
660	AUTOMOTIVE PARTS AND ACCESSORIES, SALES	1.53
668	COMPUTER, OFFICE, AND STORE EQUIPMENT, SALES	0.40
670	INDUSTRIAL AND SERVICE MACHINERY, SALES	1.81
672	FARM MACHINERY AND EQUIPMENT, SALES	2.21
675	CONSTRUCTION AND MINING MACHINERY, SALES	2.11
678	ELECTRICAL AND ELECTRONIC EQUIPMENT, SALES	0.49
681	LUMBER AND BUILDERS SUPPLY	2.91
685	METAL PRODUCTS, WHOLESALE	2.55
689	WASTE MATERIALS (RECYCLING)	8.26
	CLASS F	1.74

1999 PREMIUM RATES

Rate Group	Description	1999 Premium Rate (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	3.61
707	MECHANICAL AND SHEET METAL WORK	4.42
711	ROADBUILDING AND EXCAVATING	4.95
719	INSIDE FINISHING	9.76
723	GENERAL CONTRACTORS	8.19
728	ROOFING	12.05
732	HEAVY CIVIL CONSTRUCTION	5.76
737	MILLWRIGHTING AND WELDING	7.25
741	MASONRY	16.52
745	CONCRETE AND HIGH-RISE FORM WORK	14.29
748 *	STRUCTURAL STEEL AND DEMOLITION	20.96
751	SIDING AND OUTSIDE FINISHING	10.27
764	HOMEBUILDING	12.71
	CLASS G	7.41

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Rate Group	Description	1999 Premium Rate (\$)
810	SCHOOL BOARDS	0.64
812	POST-SECONDARY NON-UNIVERSITY EDUCATION	0.36
817	UNIVERSITIES, LIBRARIES, AND MUSEUMS	0.46
830	POWER AND TELECOMMUNICATION LINES	5.94
835	OIL, POWER, AND WATER DISTRIBUTION	1.02
838	NATURAL GAS DISTRIBUTION	0.33
842	FEDERAL AND PROVINCIAL GOVERNMENT SERVICES	0.96
845	LOCAL GOVERNMENT SERVICES	1.49
851	HOMES FOR NURSING CARE	3.81
852	HOMES FOR RESIDENTIAL CARE	3.72
853	HOSPITALS	0.91
857	NURSING SERVICES	2.36
858	GROUP HOMES	3.32
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	1.18
875	PROFESSIONAL OFFICES AND AGENCIES	0.60
	CLASS H	1.20

1999 PREMIUM RATES

Rate Group	Description	1999 Premium Rate (\$)
905	APARTMENT AND CONDOMINIUM OPERATIONS	2.51
908	OTHER REAL ESTATE OPERATIONS	1.36
911	SECURITY AND INVESTIGATION SERVICES	1.52
919	RESTAURANTS AND CATERING	2.07
921	HOTELS, MOTELS, AND CAMPING	2.43
923	JANITORIAL SERVICES	3.48
927	SUPPLY OF CLERICAL LABOUR	0.27
929	SUPPLY OF NON-CLERICAL LABOUR	6.42
933	EQUIPMENT RENTAL AND REPAIR SERVICES	3.29
937	GOLF, CURLING, AND SKIING FACILITIES	1.56
944	PERSONAL AND RECREATIONAL SERVICES	1.88
956	* LEGAL AND FINANCIAL SERVICES	0.25
958	TECHNICAL AND BUSINESS SERVICES	0.33
962	ADVERTISING AND ENTERTAINMENT	0.88
975	LINEN AND LAUNDRY SERVICES	3.76
977	* PARKING LOTS	1.50
981	MEMBERSHIP ORGANIZATIONS	0.61
983	COMMUNICATIONS INDUSTRIES	0.27
	CLASS I	1.42

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Description	1999 Premium Rate (\$)
SCHEDULE 1	2.42

Section 4

1999 Premium Rates

By Rate Group For Each Class

Listing Classification Units

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
0411 - 099	LOGGING OPERATIONS	A	030	10.83
2511 - 000	SHINGLES AND SHAKES	A	033	6.45
2512 - 000	SAWMILL AND PLANING MILL PRODUCTS	A	033	6.45
2521 - 099	VENEER AND PLYWOOD OPERATIONS	A	036	4.41
2591 - 000	WOOD PRESERVATION	A	036	4.41
2592 - 000	PARTICLE BOARD	A	036	4.41
2593 - 000	WAFFER BOARD	A	036	4.41
2711 - 099	PULP AND NEWSPRINT OPERATIONS	A	039	1.50
2713 - 000	PAPERBOARD	A	039	1.50
2714 - 000	BUILDING BOARD	A	039	1.50
2732 - 000	CORRUGATED BOX OPERATIONS	A	041	2.80
2719 - 000	SPECIALTY PAPER OPERATIONS	A	044	* 1.45

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate		Premium Rate
			Group	*	
0611 - 000	GOLD MINE OPERATIONS	B	110	*	5.49
0921 - 100	GOLD MINES, CONTRACTING	B	110	*	5.49
0613 - 000	NICKEL MINE OPERATIONS	B	113	*	5.39
0921 - 200	NICKEL MINES, CONTRACTING	B	113	*	5.39
0612 - 000	COPPER AND COPPER-ZINC MINES	B	119	*	4.13
0614 - 000	SILVER MINES	B	119	*	4.13
0615 - 000	MOLYBDENUM MINES	B	119	*	4.13
0617 - 000	IRON MINES	B	119	*	4.13
0619 - 000	OTHER METAL MINES	B	119	*	4.13
0621 - 000	ASBESTOS MINES	B	119	*	4.13
0622 - 000	PEAT OPERATIONS	B	119	*	4.13
0623 - 000	GYPSUM MINES	B	119	*	4.13
0624 - 000	POTASH MINES	B	119	*	4.13
0625 - 000	SALT MINES	B	119	*	4.13
0629 - 000	OTHER NON-METAL MINES	B	119	*	4.13
0631 - 099	COAL MINES	B	119	*	4.13
0711 - 099	CRUDE OIL AND NATURAL GAS	B	119	*	4.13
0911 - 000	CONTRACT DRILLING, OIL AND GAS	B	119	*	4.13
0919 - 000	OTHER SERVICES INCIDENTAL TO CRUDE OIL	B	119	*	4.13
0929 - 001	OTHER SERVICES INCIDENTAL TO MINING	B	119	*	4.13
0921 - 300	OTHER MINES, CONTRACTING	B	119	*	4.13

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
0811 - 000	GRANITE QUARRIES	B	131	* 4.78
0812 - 000	LIMESTONE QUARRIES	B	131	* 4.78
0813 - 000	MARBLE QUARRIES	B	131	* 4.78
0814 - 000	SANDSTONE QUARRIES	B	131	* 4.78
0815 - 000	SHALE QUARRIES	B	131	* 4.78
0821 - 000	SAND AND GRAVEL PIT OPERATIONS	B	134	* 7.23

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
0111 - 000	DAIRY FARMS	C	159	5.84
0112 - 000	CATTLE FARMS	C	159	5.84
0113 - 000	HOG FARMS	C	159	5.84
0115 - 000	SHEEP AND GOAT FARMS	C	159	5.84
0119 - 000	LIVESTOCK COMBINATION FARMS	C	159	5.84
0122 - 000	HORSE AND OTHER EQUINE FARMS	C	159	5.84
0239 - 002	BARN CLEANING	C	159	5.84
0114 - 000	POULTRY AND EGG FARM OPERATIONS	C	165	1.86
0213 - 000	POULTRY SERVICES	C	165	1.86
0131 - 000	WHEAT FARMS	C	167	3.39
0132 - 000	SMALL-GRAIN FARMS	C	167	3.39
0133 - 000	OILSEED FARMS	C	167	3.39
0134 - 000	GRAIN CORN FARMS	C	167	3.39
0135 - 000	FORAGE, SEED, AND HAY FARMS	C	167	3.39
0136 - 000	DRY FIELD PEA AND BEAN FARMS	C	167	3.39
0139 - 000	OTHER FIELD CROP FARMS	C	167	3.39
0141 - 000	FIELD CROP COMBINATION FARMS	C	167	3.39
0171 - 000	LIVESTOCK, FIELD CROP, AND HORTICULTURAL COMBINATION FARMS	C	167	3.39
0138 - 000	POTATO FARMS	C	169	3.02
0151 - 001	FRUIT FARMS	C	169	3.02
0151 - 002	GRAPE GROWERS	C	169	3.02
0152 - 000	OTHER VEGETABLE FARMS	C	169	3.02
0159 - 000	FRUIT AND VEGETABLE COMBINATION FARMS	C	169	3.02

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
0137 - 000	TOBACCO FARM OPERATIONS	C	174	5.15
0161 - 000	MUSHROOM FARM OPERATIONS	C	177	5.28 *
0121 - 000	HONEY AND OTHER APIARY PRODUCT FARMS	C	181	4.92
0123 - 000	FURS AND SKINS, RANCH	C	181	4.92
0129 - 000	OTHER ANIMAL SPECIALTY FARMS	C	181	4.92
0162 - 000	GREENHOUSES	C	181	4.92
0163 - 000	PLANT NURSERIES	C	181	4.92
0169 - 000	OTHER HORTICULTURAL SPECIALTIES	C	181	4.92
0311 - 099	FISHING	C	181	4.92
0331 - 099	FURS, SKINS, AND OTHER TRAPPING	C	181	4.92
0211 - 000	VETERINARY SERVICES	C	184	2.47 *
0212 - 000	FARM ANIMAL BREEDING SERVICES	C	184	2.47 *
0219 - 000	OTHER SERVICES INCIDENTAL TO LIVESTOCK SPECIALTIES	C	184	2.47 *
0221 - 000	SOIL PREPARATION, PLANTING, AND CULTIVATING SERVICES	C	184	2.47 *
0222 - 000	CROP DUSTING AND SPRAYING SERVICES	C	184	2.47 *
0223 - 000	HARVESTING, BALING, AND THRESHING SERVICES	C	184	2.47 *
0239 - 001	OTHER SERVICES INCIDENTAL TO AGRICULTURE	C	184	2.47 *
0321 - 000	SERVICES INCIDENTAL TO FISHING	C	184	2.47 *
8372 - 002	WILDLIFE PRESERVATION AND RESEARCH	C	184	2.47 *

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
0229 - 002	TREE SURGERY AND REMOVAL	C	190	8.12
0511 - 001	REFORESTATION SERVICES	C	190	8.12
0511 - 002	OTHER FORESTRY SERVICES	C	190	8.12
4212 - 000	WATER WELL DRILLING	C	190	8.12
4219 - 000	LANDSCAPING AND INTERLOCKING BRICK	C	190	8.12
9959 - 002	LAWN MAINTENANCE SERVICES	C	190	8.12

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
1011 - 001	MEAT AND MEAT PRODUCTS	D	207	4.71
1011 - 002	DEADSTOCK	D	207	4.71
1021 - 000	FISH PRODUCTS	D	207	4.71
1012 - 000	POULTRY OPERATIONS	D	210	3.65
1031 - 000	CANNED AND PRESERVED FRUITS AND VEGETABLES	D	214	2.80
1032 - 000	FROZEN FRUITS AND VEGETABLES	D	214	2.80
1041 - 000	FLUID MILK	D	216	1.98
1049 - 000	OTHER DAIRY PRODUCTS	D	216	1.98
1071 - 000	BISCUIT OPERATIONS	D	219	1.90
1072 - 000	OTHER BAKERY OPERATIONS	D	220	3.50
1082 - 000	CHEWING GUM	D	222	1.02
1083 - 000	SUGAR AND CHOCOLATE CONFECTIONERY	D	222	1.02
1092 - 000	DRY PASTA PRODUCTS	D	223	2.19
1094 - 000	MALT AND MALT FLOUR	D	223	2.19
1099 - 000	OTHER FOOD OPERATIONS	D	223	2.19
1093 - 000	SNACK FOOD OPERATIONS	D	224	5.62

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
1051 - 000	CEREAL GRAIN FLOUR	D	226	1.47
1052 - 000	PREPARED FLOUR MIXES AND CEREAL FOODS	D	226	1.47
1053 - 000	FEED OPERATIONS	D	226	1.47
1061 - 000	VEGETABLE OIL MILLS	D	226	1.47
1081 - 000	CANE AND BEET SUGAR	D	226	1.47
1091 - 000	TEA AND COFFEE	D	226	1.47
1211 - 000	LEAF TOBACCO	D	226	1.47
1221 - 000	TOBACCO PRODUCTS	D	226	1.47
1121 - 000	DISTILLERY PRODUCTS	D	230	* 1.62
1141 - 000	WINE	D	230	* 1.62
1111 - 000	SOFT DRINKS	D	231	2.13
1131 - 001	BREWERY PRODUCTS	D	231	2.13
1131 - 002	HOME BREWING CENTRES	D	231	2.13
1511 - 000	TIRE AND TUBE OPERATIONS	D	237	4.90
5521 - 002	TIRE VULCANIZING AND RETREADING	D	237	4.90
1521 - 000	RUBBER HOSE AND BELTING	D	238	2.56
1599 - 000	OTHER RUBBER OPERATIONS	D	238	2.56
1691 - 000	PLASTIC BAG OPERATIONS	D	256	2.88
1611 - 000	FOAMED AND EXPANDED PLASTIC OPERATIONS	D	258	2.70

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
1621 - 000	PLASTIC PIPE AND FITTING OPERATIONS	D	260	* 3.19
1631 - 000	PLASTIC FILM AND SHEETING OPERATIONS	D	261	1.68
1699 - 000	OTHER PLASTIC OPERATIONS	D	263	3.15
1711 - 000	LEATHER TANNERIES	D	273	2.67
1712 - 000	FOOTWEAR	D	273	2.67
1713 - 000	LUGGAGE, PURSES, AND HANDBAGS	D	273	2.67
1719 - 000	OTHER LEATHER AND ALLIED PRODUCTS	D	273	2.67
2495 - 000	FUR GOODS	D	273	2.67
1821 - 000	WOOL YARN AND WOVEN CLOTH	D	275	2.92
1829 - 000	OTHER SPUN YARN AND WOVEN CLOTH OPERATIONS	D	275	2.92
1831 - 000	BROAD KNITTED FABRICS	D	275	2.92
1811 - 000	FIBRE AND FILAMENT YARN OPERATIONS	D	281	* 1.76
1921 - 000	CARPET, MAT, AND RUG OPERATIONS	D	287	* 2.66
1911 - 000	NATURAL FIBRES PROCESSING AND FELT PRODUCTS	D	289	3.10
1931 - 000	CANVAS AND RELATED PRODUCTS	D	289	3.10
1991 - 000	NARROW FABRICS	D	289	3.10
1993 - 000	HOUSEHOLD PRODUCTS OF TEXTILE MATERIALS	D	289	3.10

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
1992 - 000	CONTRACT TEXTILE DYEING AND FINISHING	D	294	2.80
1994 - 000	HYGIENE PRODUCTS OF TEXTILE MATERIALS	D	294	2.80
1995 - 000	TIRE AND CORD FABRIC	D	294	2.80
1999 - 000	OTHER PROCESSED TEXTILE PRODUCTS	D	294	2.80
2431 - 099	MEN'S AND BOYS' CLOTHING	D	301	1.84
2435 - 000	MEN'S AND BOYS' CLOTHING CONTRACTORS	D	301	1.84
2441 - 099	WOMEN'S CLOTHING	D	301	1.84
2445 - 000	WOMEN'S CLOTHING CONTRACTORS	D	301	1.84
2451 - 000	CHILDREN'S CLOTHING	D	301	1.84
2491 - 000	SWEATERS	D	301	1.84
2492 - 000	OCCUPATIONAL CLOTHING	D	301	1.84
2493 - 000	GLOVES	D	301	1.84
2494 - 000	HOSIERY	D	301	1.84
2496 - 000	FOUNDATION GARMENTS	D	301	1.84
2499 - 000	OTHER CLOTHING AND APPAREL OPERATIONS	D	301	1.84
2541 - 000	PREFABRICATED WOODEN BUILDINGS	D	308	5.93
2549 - 000	OTHER MILLWORK PRODUCTS	D	308	5.93
2543 - 000	WOODEN DOOR AND WINDOW OPERATIONS	D	309	5.82
2542 - 000	WOODEN CABINET OPERATIONS	D	311	5.19
2561 - 000	WOODEN BOX AND PALLET OPERATIONS	D	312	5.82

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
2599 - 000	OTHER WOOD OPERATIONS	D	317	2.54
2612 - 000	UPHOLSTERED HOUSEHOLD FURNITURE	D	322	4.19
6213 - 000	FURNITURE REFINISHING AND REPAIR SHOPS	D	322	4.19
2619 - 000	METAL HOUSEHOLD FURNITURE	D	323	2.69
2641 - 099	METAL OFFICE AND INSTITUTIONAL FURNITURE AND FIXTURES	D	323	2.69
2581 - 000	COFFINS AND CASKETS	D	325	4.76
2611 - 000	WOODEN HOUSEHOLD FURNITURE	D	325	4.76
2649 - 099	NON-METAL OFFICE AND INSTITUTIONAL FURNITURE AND FIXTURES	D	325	4.76
2691 - 000	BED SPRINGS AND MATTRESSES	D	328	3.27
2699 - 000	OTHER FURNITURE PARTS AND FIXTURES	D	328	3.27
2811 - 000	BUSINESS FORMS PRINTING	D	333	1.52
2819 - 000	OTHER COMMERCIAL PRINTING	D	333	1.52
2821 - 001	PLATEMAKING, TYPESETTING, AND BINDING OPERATIONS	D	334	1.72
2821 - 003	COLOUR SEPARATION TECHNOLOGY	D	334	1.72
2831 - 000	BOOK PUBLISHING	D	335	0.60
2839 - 000	OTHER PUBLISHING OPERATIONS	D	335	0.60
2841 - 000	NEWSPAPERS, MAGAZINES, AND PERIODICALS	D	335	0.60
2849 - 000	OTHER COMBINED PUBLISHING AND PRINTING OPERATIONS	D	335	0.60

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
2731 - 000	FOLDING CARTON OPERATIONS	D	338	2.45
2733 - 000	PAPER BAGS	D	341	1.97
2791 - 000	COATED AND TREATED PRODUCTS	D	341	1.97
2792 - 000	STATIONERY PRODUCTS	D	341	1.97
2793 - 000	PAPER CONSUMER PRODUCTS	D	341	1.97
2799 - 000	OTHER CONVERTED PAPER PRODUCTS	D	341	1.97
2911 - 000	FERRO-ALLOYS	D	348	6.38
2912 - 000	STEEL FOUNDRIES	D	348	6.38
2921 - 000	STEEL PIPE AND TUBE OPERATIONS	D	350	2.11
2919 - 000	OTHER PRIMARY STEEL OPERATIONS	D	352	2.11
2941 - 000	IRON FOUNDRY OPERATIONS	D	358	5.37
2971 - 000	COPPER AND COPPER ALLOY ROLLING, CASTING, AND EXTRUDING	D	360	2.45
2999 - 000	OTHER ROLLED, CAST, AND EXTRUDED NON-FERROUS METAL PRODUCTS	D	360	2.45
2951 - 000	PRIMARY PRODUCTION OF ALUMINUM	D	361	2.71
2961 - 000	ALUMINUM ROLLING, CASTING, AND EXTRUDING	D	361	2.71
2959 - 000	OTHER PRIMARY SMELTING AND REFINING OPERATIONS	D	362	* 1.59
3011 - 000	POWER BOILER AND HEAT EXCHANGER OPERATIONS	D	369	* 1.91

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
3021 - 000	METAL TANK OPERATIONS	D	370	3.20
3022 - 000	PLATE WORK	D	372	6.63
3023 - 000	PRE-ENGINEERED METAL BUILDINGS	D	372	6.63
3029 - 000	OTHER FABRICATED STRUCTURAL METAL PRODUCTS	D	372	6.63
3031 - 000	OTHER DOOR AND WINDOW OPERATIONS	D	374	4.04
3032 - 000	PORTABLE AND OTHER PREFABRICATED METAL BUILDINGS	D	375	4.97
3039 - 000	OTHER ORNAMENTAL AND ARCHITECTURAL METAL PRODUCTS	D	375	4.97
3041 - 001	OTHER METAL COATING	D	377	3.68
3041 - 002	POWDER PAINTING	D	377	3.68
3061 - 000	BASIC HARDWARE	D	379	2.00
3063 - 000	HAND TOOLS AND IMPLEMENTS	D	379	2.00
3069 - 000	OTHER HARDWARE, TOOLS, AND CUTLERY	D	379	2.00
3062 - 000	METAL DIE, MOULD, AND PATTERN OPERATIONS	D	382	1.98
3071 - 000	HEATING EQUIPMENT	D	383	3.67
3121 - 000	COMMERCIAL REFRIGERATION AND AIR CONDITIONING EQUIPMENT	D	383	3.67
3081 - 001	GENERAL MACHINE SHOPS	D	385	2.81
3081 - 002	AUTOMOTIVE MACHINE SHOPS	D	385	2.81

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate		Premium Rate
			Group		
3091 - 000	METAL PLUMBING FIXTURES AND FITTINGS	D	387		3.52
3092 - 000	METAL VALVES	D	387		3.52
3099 - 001	OTHER METAL FABRICATING OPERATIONS	D	387		3.52
3099 - 002	METAL HEAT TREATING	D	387		3.52
3042 - 000	METAL CLOSURE AND CONTAINER OPERATIONS	D	389		2.71
3049 - 000	OTHER STAMPED AND PRESSED METAL OPERATIONS	D	390		4.53
3051 - 000	UPHOLSTERY AND COIL SPRINGS	D	393		3.33
3052 - 000	WIRE AND WIRE ROPE	D	393		3.33
3053 - 000	INDUSTRIAL FASTENERS	D	393		3.33
3059 - 000	OTHER WIRE PRODUCTS	D	393		3.33
3992 - 000	BUTTONS, BUCKLES, AND CLOTHES FASTENERS	D	393		3.33
3111 - 000	AGRICULTURAL IMPLEMENT OPERATIONS	D	401		3.51
3321 - 000	MAJOR APPLIANCE OPERATIONS	D	402		1.38
3193 - 000	SAWMILL AND WOODWORKING MACHINERY	D	403		1.83
3194 - 000	TURBINE AND MECHANICAL POWER TRANSMISSION EQUIPMENT	D	403		1.83
3199 - 000	OTHER MACHINERY AND EQUIPMENT OPERATIONS	D	403		1.83
3192 - 002	ELEVATOR AND ESCALATOR AND PARTS MANUFACTURING	D	406		3.61
4291 - 001	ELEVATOR AND ESCALATOR INSTALLATION, SERVICE, AND REPAIR	D	406		3.61
3191 - 000	COMPRESSOR, PUMP, AND INDUSTRIAL FAN OPERATIONS	D	408		2.99

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
3192 - 001	CONSTRUCTION AND MINING MACHINERY OPERATIONS	D	411	3.56
3211 - 000	AIRCRAFT AND AIRCRAFT PARTS OPERATIONS	D	417	1.25
3231 - 000	MOTOR VEHICLE ASSEMBLY OPERATIONS	D	419	3.37
3251 - 000	MOTOR VEHICLE ENGINE AND PARTS OPERATIONS	D	420	1.54
3252 - 001	MOTOR VEHICLE ELECTRICAL PARTS	D	421	* 2.36
3254 - 000	MOTOR VEHICLE STEERING AND SUSPENSION PARTS	D	421	* 2.36
3256 - 000	MOTOR VEHICLE PLASTIC PARTS	D	421	* 2.36
3259 - 001	OTHER MOTOR VEHICLE ACCESSORIES, PARTS, AND ASSEMBLIES	D	421	* 2.36
3259 - 002	POWDER METALLURGY PRODUCTS	D	421	* 2.36
3259 - 003	AUTOMOBILE AIR CONDITIONERS AND COMPONENTS	D	421	* 2.36
3299 - 000	OTHER TRANSPORTATION EQUIPMENT	D	421	* 2.36
3253 - 000	MOTOR VEHICLE STAMPING OPERATIONS	D	424	4.18
3255 - 000	MOTOR VEHICLE WHEEL AND BRAKE OPERATIONS	D	425	2.90
3257 - 000	MOTOR VEHICLE FABRIC ACCESSORY OPERATIONS	D	428	4.19
3241 - 000	TRUCK AND BUS BODY OPERATIONS	D	432	4.77

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
3242 - 000	COMMERCIAL TRAILER OPERATIONS	D	433	* 6.59
3244 - 000	MOBILE BUILDINGS	D	433	* 6.59
3243 - 000	RECREATIONAL VEHICLE AND TRAILER OPERATIONS	D	438	* 2.36
3261 - 000	RAILROAD ROLLING STOCK OPERATIONS	D	442	3.40
3271 - 000	SHIPBUILDING AND REPAIR OPERATIONS	D	445	* 7.38
3281 - 000	BOATBUILDING AND REPAIR OPERATIONS	D	447	* 8.82
3311 - 001	SMALL ELECTRICAL APPLIANCE OPERATIONS	D	459	2.93
3311 - 002	VACUUM CLEANERS AND SYSTEMS	D	459	2.93
3331 - 000	LIGHTING FIXTURES	D	460	* 2.95
3332 - 000	LAMPS AND SHADES	D	460	* 2.95
3371 - 000	ELECTRICAL TRANSFORMER OPERATIONS	D	461	* 1.59
3252 - 002	WIRING HARNESES	D	466	1.80
3381 - 000	COMMUNICATION AND ENERGY WIRE AND CABLE PRODUCTS	D	466	1.80
3341 - 000	COMPACT DISC PLAYERS, RADIOS, AND TELEVISION RECEIVERS	D	467	* 1.15
3994 - 001	MUSICAL INSTRUMENTS	D	467	* 1.15
3994 - 002	MAGNETIC AND OPTICAL MEDIA	D	467	* 1.15

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
3351 - 000	TELECOMMUNICATION EQUIPMENT	D	468	0.38
3352 - 001	ELECTRONIC PARTS AND COMPONENTS	D	468	0.38
3352 - 002	PRECISION MINIATURE METAL PRODUCTS	D	468	0.38
3359 - 000	OTHER COMMUNICATION AND ELECTRONIC EQUIPMENT	D	468	0.38
3361 - 000	ELECTRONIC COMPUTING AND PERIPHERAL EQUIPMENT	D	472	* 0.36
3362 - 000	ELECTRONIC OFFICE, STORE, AND BUSINESS MACHINES	D	472	* 0.36
3369 - 000	OTHER OFFICE, STORE, AND BUSINESS MACHINES	D	472	* 0.36
3372 - 000	ELECTRICAL SWITCHGEAR AND PROTECTIVE EQUIPMENT	D	476	* 1.37
3392 - 000	NON-CURRENT-CARRYING WIRING DEVICES	D	476	* 1.37
3379 - 000	INDUSTRIAL ELECTRICAL EQUIPMENT OPERATIONS	D	477	1.04
3391 - 000	BATTERY OPERATIONS	D	479	* 1.63
3333 - 000	ELECTRIC LAMPS (BULBS AND TUBES)	D	480	1.88
3399 - 000	OTHER ELECTRICAL PRODUCTS	D	480	1.88
3511 - 000	BRICKS, TILES, AND CLAY PRODUCTS	D	485	* 2.95
3591 - 000	REFRACTORIES	D	485	* 2.95
3512 - 000	CERAMIC, PORCELAIN, AND CHINA OPERATIONS	D	488	* 3.77
3571 - 000	ABRASIVES OPERATIONS	D	490	* 2.69

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
3541 - 000	CONCRETE PIPE	D	496	4.63
3542 - 000	STRUCTURAL CONCRETE PRODUCTS	D	496	4.63
3549 - 000	OTHER CONCRETE PRODUCTS	D	496	4.63
3551 - 000	READY-MIX CONCRETE OPERATIONS	D	497	5.18
3521 - 000	HYDRAULIC CEMENT	D	501	* 2.17
3581 - 000	LIME OPERATIONS	D	501	* 2.17
3592 - 000	ASBESTOS PRODUCTS	D	501	* 2.17
3593 - 000	GYPSUM PRODUCTS	D	501	* 2.17
3599 - 000	OTHER NON-METALLIC MINERAL PRODUCTS	D	501	* 2.17
3561 - 000	PRIMARY GLASS AND GLASS CONTAINER OPERATIONS	D	502	2.34
3562 - 000	OTHER GLASS PRODUCTS	D	502	2.34
3594 - 000	NON-METALLIC MINERAL INSULATING MATERIAL OPERATIONS	D	503	* 2.15
2721 - 000	ASPHALT ROOFING	D	507	* 0.74
3611 - 000	REFINED PETROLEUM PRODUCTS	D	507	* 0.74
3612 - 000	LUBRICATING OIL AND GREASE	D	507	* 0.74
3699 - 000	OTHER PETROLEUM AND COAL PRODUCTS	D	507	* 0.74
3731 - 000	PLASTIC AND SYNTHETIC RESIN OPERATIONS	D	511	1.56

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
3751 - 000	PAINT AND VARNISH	D	512	1.32
3791 - 000	PRINTING INK	D	512	1.32
3792 - 000	ADHESIVES	D	512	1.32
3741 - 000	PHARMACEUTICAL AND MEDICINE OPERATIONS	D	514	0.52
3761 - 000	SOAP AND CLEANING COMPOUND OPERATIONS	D	517	* 1.02
3771 - 000	TOILETRY OPERATIONS	D	519	* 1.27
3711 - 001	INDUSTRIAL INORGANIC CHEMICALS	D	522	* 1.59
3711 - 002	COMPRESSED GAS	D	522	* 1.59
3712 - 000	INDUSTRIAL ORGANIC CHEMICALS	D	523	* 1.27
3721 - 000	CHEMICAL FERTILIZER AND FERTILIZER MATERIALS	D	523	* 1.27
3722 - 000	MIXED FERTILIZERS	D	523	* 1.27
3729 - 000	OTHER AGRICULTURAL CHEMICALS	D	523	* 1.27
3799 - 001	OTHER CHEMICAL PRODUCTS	D	524	* 1.13
3799 - 002	EXPLOSIVES	D	524	* 1.13
3911 - 000	INDICATING, RECORDING, AND CONTROLLING INSTRUMENTS	D	529	0.92
3912 - 000	OTHER INSTRUMENTS	D	529	0.92
3913 - 000	CLOCKS AND WATCHES	D	529	0.92
3914 - 000	OPHTHALMIC GOODS	D	529	0.92

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate		Premium Rate
			Group		
3921 - 001	JEWELLERY AND SILVERWARE OPERATIONS	D	530	*	1.01
3921 - 002	ARTS AND CRAFTS	D	530	*	1.01
3922 - 000	PRECIOUS METAL SECONDARY REFINING	D	530	*	1.01
9999 - 003	ARTISTS	D	530	*	1.01
3971 - 000	SIGN AND DISPLAY OPERATIONS	D	533		3.96
3931 - 000	SPORTING GOODS OPERATIONS	D	538		3.88
3932 - 000	TOYS AND GAMES	D	538		3.88
3991 - 000	BROOMS, BRUSHES, AND MOPS	D	538		3.88
3999 - 001	OTHER MANUFACTURING OPERATIONS	D	542		2.52
3999 - 002	DENTAL LABORATORIES	D	542		2.52
3999 - 003	OTHER MEDICAL PRODUCTS	D	542		2.52
3999 - 004	ART SUPPLIES	D	542		2.52

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
4511 - 000	SCHEDULED AIR TRANSPORT	E	551	1.84
4512 - 000	NON-SCHEDULED CHARTERED AIR TRANSPORT	E	551	1.84
4513 - 000	NON-SCHEDULED SPECIALTY AIR TRANSPORT	E	551	1.84
4521 - 001	AIRPORT OPERATIONS	E	553	1.52
4521 - 002	PRIVATE AIRFIELDS	E	553	1.52
4522 - 000	AIRCRAFT RENTAL AND LEASING	E	553	1.52
4523 - 000	AIRCRAFT SERVICING	E	553	1.52
4529 - 000	OTHER SERVICES INCIDENTAL TO AIR TRANSPORT	E	553	1.52
4592 - 002	FREIGHT FORWARDERS (WAREHOUSING)	E	560	4.44
4791 - 000	REFRIGERATED WAREHOUSING	E	560	4.44
4799 - 000	OTHER STORAGE AND WAREHOUSING OPERATIONS	E	560	4.44
4711 - 001	TERMINAL GRAIN ELEVATOR SERVICES	E	561	2.58
4561 - 000	GENERAL FREIGHT TRUCKING	E	570	5.99
4562 - 000	USED GOODS MOVING AND STORAGE	E	570	5.99
4563 - 000	BULK LIQUIDS TRUCKING	E	570	5.99
4564 - 000	DRY BULK MATERIALS TRUCKING	E	570	5.99
4565 - 000	FOREST PRODUCTS TRUCKING	E	570	5.99
4569 - 000	OTHER TRUCK TRANSPORT OPERATIONS	E	570	5.99
4591 - 001	HIGHWAY, STREET, AND BRIDGE MAINTENANCE	E	570	5.99

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate		Premium Rate
			Group		
4592 - 001	FREIGHT FORWARDERS (TRUCKING)	E	570		5.99
4599 - 001	OTHER SERVICES INCIDENTAL TO TRANSPORTATION	E	570		5.99
4599 - 002	SUPPLY OF DRIVERS AND HELPERS	E	570		5.99
4999 - 001	WASTE MANAGEMENT SERVICES	E	570		5.99
4999 - 003	RADIOACTIVE WASTE RECOVERY AND DISPOSAL	E	570		5.99
4999 - 004	CHEMICAL WASTE RECOVERY AND DISPOSAL	E	570		5.99
5919 - 003	OTHER LIQUID WASTE RECOVERY AND DISPOSAL	E	570		5.99
6399 - 002	TOWING SERVICES	E	570		5.99
4841 - 001	RURAL MAIL DELIVERY	E	577		3.58
4841 - 002	POSTAL SERVICES	E	577		3.58
4842 - 000	COURIER SERVICE OPERATIONS	E	577		3.58
4531 - 000	RAILWAY TRANSPORT	E	580		4.31
4532 - 000	SERVICES INCIDENTAL TO RAILWAY TRANSPORT	E	580		4.31
4541 - 000	FREIGHT AND PASSENGER WATER TRANSPORT	E	580		4.31
4542 - 000	FERRY OPERATIONS	E	580		4.31
4543 - 001	MARINE TOWING	E	580		4.31
4543 - 002	TOWING LOGS (MARINE)	E	580		4.31
4544 - 000	SHIP CHARTERING	E	580		4.31
4549 - 000	OTHER WATER TRANSPORT OPERATIONS	E	580		4.31
4552 - 000	HARBOUR AND PORT OPERATIONS	E	580		4.31
4553 - 000	MARINE SALVAGE	E	580		4.31
4554 - 000	PILOTING SERVICE (WATER TRANSPORT)	E	580		4.31

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
4559 - 001	OTHER SERVICES INCIDENTAL TO WATER TRANSPORT	E	580	4.31
4559 - 002	CLEANING OF SHIPS' HOLDS AND TANKS	E	580	4.31
4571 - 001	URBAN TRANSIT SYSTEMS	E	580	4.31
4571 - 002	BUS SERVICES	E	580	4.31
4572 - 000	INTERURBAN AND RURAL TRANSIT SYSTEMS	E	580	4.31
4574 - 099	CHARTER, TOUR, AND SIGHTSEEING BUS SERVICES	E	580	4.31
4551 - 001	MARINE CARGO HANDLING	E	582	* 16.13
4573 - 000	SCHOOL BUS OPERATIONS	E	584	1.98
4575 - 000	LIMOUSINE SERVICES	E	586	* 3.87
4581 - 001	TAXICABS	E	586	* 3.87
4581 - 002	DISPATCHING SERVICES	E	586	* 3.87
4589 - 000	OTHER TRANSPORTATION OPERATIONS	E	586	* 3.87
8631 - 000	AMBULANCE OPERATIONS	E	590	5.08

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
5211 - 099	WHOLESALE FOODS	F	604	2.64
5221 - 000	NON-ALCOHOLIC BEVERAGES, WHOLESALE	F	604	2.64
5222 - 000	ALCOHOLIC BEVERAGES, WHOLESALE	F	604	2.64
6011 - 000	SUPERMARKETS	F	604	2.64
6016 - 000	MEAT STORES	F	604	2.64
6012 - 001	GROCERY STORES	F	606	1.53
6012 - 002	CONVENIENCE AND VARIETY STORES	F	606	1.53
6021 - 001	LIQUOR STORES	F	606	1.53
6021 - 002	DUTY FREE SHOPS	F	606	1.53
6022 - 000	WINE STORES	F	606	1.53
6031 - 002	LARGE DRUGSTORES	F	606	1.53
6013 - 000	BAKERY PRODUCT STORES	F	607	2.76
6015 - 000	FRUIT AND VEGETABLE STORES	F	607	2.76
6019 - 000	OTHER SPECIALTY FOOD STORES	F	607	2.76
6023 - 000	BEER STORE OPERATIONS	F	608	3.45
4711 - 002	COUNTRY GRAIN ELEVATOR SERVICES	F	612	2.20
5011 - 000	LIVESTOCK DEALERS	F	612	2.20
5012 - 000	GRAIN DEALERS	F	612	2.20
5019 - 000	FARM PRODUCTS, WHOLESALE	F	612	2.20
5214 - 000	POULTRY AND EGGS, WHOLESALE	F	612	2.20
5931 - 000	AGRICULTURAL FEED, WHOLESALE	F	612	2.20
5932 - 000	SEEDS, WHOLESALE	F	612	2.20
5939 - 000	AGRICULTURAL CHEMICALS AND OTHER FARM SUPPLIES	F	612	2.20

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
5231 - 099	DRUGS AND TOILETRIES, WHOLESALE	F	617	0.93
5241 - 000	TOBACCO PRODUCTS, WHOLESALE	F	617	0.93
5311 - 099	APPAREL, WHOLESALE	F	617	0.93
5321 - 099	DRY GOODS, WHOLESALE	F	617	0.93
5431 - 099	HOUSEHOLD FURNISHINGS, WHOLESALE	F	617	0.93
5793 - 000	PROFESSIONAL MACHINERY, EQUIPMENT, AND SUPPLIES, WHOLESALE	F	617	0.93
5799 - 000	OTHER MACHINERY, EQUIPMENT, AND SUPPLIES, WHOLESALE	F	617	0.93
5921 - 099	PAPER AND PAPER PRODUCTS, WHOLESALE	F	617	0.93
5941 - 099	TOYS, AMUSEMENTS, AND SPORTING GOODS, WHOLESALE	F	617	0.93
5951 - 000	PHOTOGRAPHIC EQUIPMENT AND SUPPLIES, WHOLESALE	F	617	0.93
5952 - 000	MUSICAL INSTRUMENTS AND ACCESSORIES, WHOLESALE	F	617	0.93
5961 - 000	JEWELLERY AND WATCHES, WHOLESALE	F	617	0.93
5981 - 000	GENERAL MERCHANDISE, WHOLESALE	F	617	0.93
5991 - 000	BOOKS, PERIODICALS, AND NEWSPAPERS, WHOLESALE	F	617	0.93
5992 - 000	SECOND-HAND GOODS, WHOLESALE	F	617	0.93
5999 - 000	OTHER WHOLESALE PRODUCT OPERATIONS	F	617	0.93
6411 - 000	DEPARTMENT STORES	F	627	1.52
6412 - 099	OTHER GENERAL MERCHANDISE STORES	F	627	1.52
5911 - 000	AUTOMOTIVE SALVAGING	F	630	3.51
6331 - 002	LUBRICATING SERVICES	F	630	3.51
6351 - 000	GARAGES (GENERAL REPAIRS)	F	630	3.51
6352 - 000	PAINT AND BODY REPAIR SHOPS	F	630	3.51
6353 - 000	MUFFLER REPLACEMENT SHOPS	F	630	3.51

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate		Premium Rate
			Group		
6354 - 000	MOTOR VEHICLE GLASS REPLACEMENT SHOPS	F	630		3.51
6355 - 000	MOTOR VEHICLE TRANSMISSION REPAIR AND REPLACEMENT SHOPS	F	630		3.51
6359 - 000	OTHER MOTOR VEHICLE REPAIR SHOPS	F	630		3.51
6391 - 000	CAR WASHES	F	630		3.51
6399 - 001	OTHER MOTOR VEHICLE SERVICES	F	630		3.51
5111 - 000	OTHER PETROLEUM PRODUCTS, SALES	F	633		1.56
6331 - 001	GAS BARS	F	633		1.56
6511 - 000	BOOK AND STATIONERY STORES	F	636		1.18
6521 - 000	FLORIST SHOPS	F	636		1.18
6522 - 000	LAWN AND GARDEN CENTRES	F	636		1.18
6541 - 099	SPORTING GOODS AND BICYCLE SHOPS	F	636		1.18
6551 - 000	MUSICAL INSTRUMENT STORES	F	636		1.18
6552 - 000	RECORD AND TAPE STORES	F	636		1.18
6561 - 099	JEWELLERY AND WATCH STORES	F	636		1.18
6571 - 000	CAMERA AND PHOTOGRAPHIC SUPPLY STORES	F	636		1.18
6581 - 000	TOY AND HOBBY STORES	F	636		1.18
6582 - 000	GIFT, NOVELTY, AND SOUVENIR STORES	F	636		1.18
6591 - 000	SECOND-HAND MERCHANDISE STORES	F	636		1.18
6593 - 000	ART GALLERIES AND ARTISTS' SUPPLY STORES	F	636		1.18
6594 - 000	LUGGAGE AND LEATHER GOODS STORES	F	636		1.18
6596 - 000	PET STORES	F	636		1.18
6597 - 000	COIN AND STAMP DEALERS	F	636		1.18
6599 - 000	OTHER RETAIL STORES	F	636		1.18
6911 - 000	VENDING MACHINE OPERATORS	F	636		1.18
6921 - 000	MAIL ORDER HOUSES	F	636		1.18

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
6031 - 001	PHARMACY OPERATIONS	F	638	0.59
6032 - 000	PATENT MEDICINE AND TOILETRY STORES	F	638	0.59
6592 - 000	OPTICIANS' SHOPS	F	638	0.59
6111 - 000	SHOE STORES	F	641	1.26
6121 - 000	MEN'S CLOTHING STORES	F	641	1.26
6131 - 000	WOMEN'S CLOTHING STORES	F	641	1.26
6141 - 000	CHILDREN'S CLOTHING STORES	F	641	1.26
6142 - 000	FUR STORES	F	641	1.26
6149 - 000	OTHER CLOTHING STORES	F	641	1.26
6151 - 000	FABRIC AND YARN STORES	F	641	1.26
6239 - 000	OTHER HOUSEHOLD FURNISHING STORES	F	641	1.26
5621 - 000	HARDWARE, WHOLESALE	F	643	1.17
5622 - 000	PLUMBING, HEATING, AND AIR CONDITIONING EQUIPMENT, SALES	F	643	1.17
5632 - 000	PAINT, GLASS, AND WALLPAPER, WHOLESALE	F	643	1.17
5731 - 002	WELDING EQUIPMENT AND SUPPLIES	F	643	1.17
5971 - 000	INDUSTRIAL AND HOUSEHOLD COMPOUNDS, WHOLESALE	F	643	1.17
6231 - 000	FLOOR COVERING STORES	F	643	1.17
6232 - 000	DRAPERY STORES	F	643	1.17
6531 - 000	HARDWARE STORES	F	643	1.17
6532 - 000	PAINT, GLASS, AND WALLPAPER STORES	F	643	1.17
6595 - 000	MONUMENT AND TOMBSTONE DEALERS	F	643	1.17
5411 - 099	HOUSEHOLD FURNITURE AND APPLIANCES, WHOLESALE	F	644	1.47
6211 - 099	HOUSEHOLD FURNITURE, APPLIANCES, TELEVISION, AND STEREO STORES	F	644	1.47
6223 - 000	APPLIANCE, TELEVISION, RADIO, AND STEREO REPAIR	F	644	1.47

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
6311 - 000	AUTOMOBILES AND TRUCKS (NEW), SALES	F	657	0.83
6312 - 000	AUTOMOBILES AND TRUCKS (USED), SALES	F	657	0.83
9921 - 000	AUTOMOBILE AND TRUCK RENTAL AND LEASING	F	657	0.83
5511 - 000	AUTOMOBILE IMPORTERS	F	659	2.01
5512 - 000	OTHER MOTOR VEHICLE IMPORTERS	F	659	2.01
5519 - 000	OTHER MOTOR VEHICLES AND TRAILERS, WHOLESALE	F	659	2.01
6321 - 000	MOTOR HOME AND TRAVEL TRAILER DEALERS	F	659	2.01
6322 - 099	MARINE EQUIPMENT, SALES AND RENTALS	F	659	2.01
6323 - 099	OTHER RECREATIONAL VEHICLE DEALERS	F	659	2.01
6598 - 000	MOBILE HOME DEALERS	F	659	2.01
5521 - 001	TIRES AND TUBES, WHOLESALE	F	660	1.53
5529 - 000	OTHER MOTOR VEHICLE PARTS AND ACCESSORIES, WHOLESALE	F	660	1.53
6341 - 000	HOME AND AUTO SUPPLY STORES	F	660	1.53
6342 - 000	TIRE, BATTERY, PARTS, AND ACCESSORIES STORES	F	660	1.53
5744 - 000	COMPUTER AND RELATED EQUIPMENT, SALES	F	668	0.40
5791 - 000	OFFICE AND STORE EQUIPMENT, SALES	F	668	0.40
5731 - 001	INDUSTRIAL MACHINERY AND SUPPLIES, SALES	F	670	1.81
5792 - 000	SERVICE MACHINERY AND SUPPLIES, SALES	F	670	1.81
5711 - 000	FARM MACHINERY AND EQUIPMENT, SALES OPERATIONS	F	672	2.21
5721 - 000	CONSTRUCTION AND FORESTRY MACHINERY AND SUPPLIES, SALES	F	675	2.11
5722 - 000	MINING MACHINERY AND SUPPLIES, SALES	F	675	2.11

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
5741 - 099	ELECTRICAL AND ELECTRONIC EQUIPMENT, SALES OPERATIONS	F	678	0.49
5631 - 001	LUMBER, PLYWOOD, AND MILLWORK, SALES	F	681	2.91
5631 - 002	SELF-SERVE RETAIL BUILDING SUPPLIES	F	681	2.91
5639 - 000	OTHER BUILDING MATERIALS, SALES	F	681	2.91
5993 - 000	FOREST PRODUCTS, WHOLESALE	F	681	2.91
5611 - 000	IRON AND STEEL PRIMARY FORMS AND STRUCTURAL SHAPES, WHOLESALE	F	685	2.55
5612 - 000	OTHER IRON AND STEEL PRODUCTS, WHOLESALE	F	685	2.55
5613 - 000	NON-FERROUS METAL AND METAL PRODUCTS, WHOLESALE	F	685	2.55
5619 - 000	METAL AND METAL PRODUCT COMBINATION WHOLESALE	F	685	2.55
5919 - 001	OTHER WASTE MATERIALS RECYCLING	F	689	8.26
5919 - 002	METAL WASTE MATERIALS RECYCLING	F	689	8.26

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
4261 - 000	ELECTRICAL WORK	G	704	3.61
4499 - 001	OTHER SERVICES INCIDENTAL TO CONSTRUCTION	G	704	3.61
7799 - 012	OFFICE FURNITURE INSTALLATION	G	704	3.61
4241 - 002	DRAIN CONTRACTORS	G	707	4.42
4241 - 099	PLUMBING, HEATING, AND AIR CONDITIONING, INSTALLATION	G	707	4.42
4244 - 000	SHEET METAL AND OTHER DUCT WORK	G	707	4.42
4256 - 000	THERMAL INSULATION WORK	G	707	4.42
4113 - 002	GAS DISTRIBUTION LINES	G	711	4.95
4121 - 001	HIGHWAYS, STREETS, AND SMALL BRIDGES	G	711	4.95
4129 - 002	PARK GROUNDS AND RECREATIONAL OPEN SPACE	G	711	4.95
4213 - 000	SEPTIC SYSTEM INSTALLATION	G	711	4.95
4214 - 000	EXCAVATING AND GRADING	G	711	4.95
4215 - 000	EQUIPMENT RENTAL (WITH OPERATOR)	G	711	4.95
4216 - 000	ASPHALT PAVING	G	711	4.95
4217 - 000	FENCING AND DECK INSTALLATION	G	711	4.95
4293 - 000	SWIMMING POOL INSTALLATION	G	711	4.95
4271 - 099	PLASTER, DRYWALL, AND ACOUSTICAL WORK	G	719	9.76
4275 - 001	PAINTING AND DECORATING	G	719	9.76
4276 - 000	TERRAZZO AND TILE WORK	G	719	9.76
4277 - 099	CARPETING AND FLOORING	G	719	9.76
7799 - 002	INTERIOR DESIGNING SERVICES	G	719	9.76

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
4012 - 000	HIGH-RISE RESIDENTIAL CONSTRUCTION	G	723	8.19
4021 - 099	INDUSTRIAL, COMMERCIAL, AND INSTITUTIONAL CONSTRUCTION	G	723	8.19
4111 - 099	HEAVY ENGINEERING CONSTRUCTION	G	723	8.19
4211 - 002	NON-STRUCTURAL INTERIOR DEMOLITION	G	723	8.19
4411 - 000	CONSTRUCTION PROJECT MANAGEMENT	G	723	8.19
7712 - 002	SUPPLY OF LABOUR, CONSTRUCTION	G	723	8.19
4235 - 000	ROOF SHINGLING	G	728	12.05
4236 - 000	SHEET METAL AND BUILT-UP ROOFING	G	728	12.05
4113 - 001	GAS AND OIL PIPELINES, CONSTRUCTION	G	732	5.76
4121 - 002	LARGE BRIDGE CONSTRUCTION	G	732	5.76
4122 - 000	WATERWORKS AND SEWAGE SYSTEMS	G	732	5.76
4129 - 001	OTHER HEAVY CONSTRUCTION	G	732	5.76
4221 - 000	PILEDIVING WORK	G	732	5.76
4255 - 000	MILLWRIGHT AND RIGGING WORK	G	737	7.25
4292 - 000	ORNAMENTAL AND FABRICATED METAL INSTALLATION	G	737	7.25
4299 - 000	OTHER TRADE WORK	G	737	7.25
9942 - 000	CUSTOM WELDING SERVICES	G	737	7.25
4231 - 000	MASONRY OPERATIONS	G	741	16.52
4222 - 001	FORM WORK (HIGH-RISE)	G	745	14.29
4223 - 000	STEEL REINFORCING	G	745	14.29
4224 - 002	CONCRETE CUTTING AND DRILLING	G	745	14.29

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
4211 - 001	WRECKING AND STRUCTURAL DEMOLITION	G	748	* 20.96
4225 - 000	PRECAST CONCRETE INSTALLATION	G	748	* 20.96
4227 - 000	STRUCTURAL STEEL ERECTION	G	748	* 20.96
4229 - 000	OTHER STRUCTURAL WORK	G	748	* 20.96
4275 - 002	PAINTING OF STRUCTURES	G	748	* 20.96
9952 - 001	ABOVE GROUND WINDOW CLEANING	G	748	* 20.96
9959 - 001	OTHER SERVICES TO BUILDINGS AND DWELLINGS	G	748	* 20.96
4224 - 001	CONCRETE FINISHING	G	751	10.27
4224 - 003	CONCRETE SEALING	G	751	10.27
4232 - 000	SIDING WORK	G	751	10.27
4233 - 000	GLASS AND GLAZING WORK	G	751	10.27
4234 - 001	INSULATION WORK	G	751	10.27
4239 - 000	CAULKING AND WEATHERSTRIPPING	G	751	10.27
4011 - 099	HOMEBUILDING OPERATIONS	G	764	12.71
4222 - 002	FORM WORK (LOW-RISE)	G	764	12.71
4226 - 000	ROUGH AND FRAMING CARPENTRY	G	764	12.71
4274 - 000	FINISH CARPENTRY	G	764	12.71
4491 - 000	LAND DEVELOPERS	G	764	12.71
4499 - 002	HOUSE RAISING/MOVING	G	764	12.71

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
8511 - 001	ELEMENTARY AND SECONDARY SCHOOL BOARDS	H	810	0.64
8511 - 002	PRIVATE SCHOOLS	H	810	0.64
8521 - 000	POST-SECONDARY NON-UNIVERSITY EDUCATION OPERATIONS	H	812	0.36
8599 - 001	OTHER EDUCATIONAL SERVICES	H	812	0.36
8599 - 002	DRIVING SCHOOLS	H	812	0.36
8531 - 000	UNIVERSITY EDUCATION	H	817	0.46
8541 - 000	LIBRARY SERVICES	H	817	0.46
8551 - 000	MUSEUMS AND ARCHIVES	H	817	0.46
4124 - 001	POWER AND TELECOMMUNICATION TRANSMISSION LINES	H	830	5.94
4124 - 002	CABLE TELEVISION CONTRACTORS	H	830	5.94
4911 - 002	CLEANING OF ELECTRICAL POWER SYSTEMS EQUIPMENT	H	830	5.94
4612 - 000	CRUDE OIL PIPELINE TRANSPORT	H	835	1.02
4619 - 000	OTHER PIPELINE TRANSPORT OPERATIONS	H	835	1.02
4911 - 001	ELECTRIC POWER SYSTEMS	H	835	1.02
4931 - 000	WATER SYSTEMS	H	835	1.02
4999 - 002	OPERATION OF STEAM GENERATED POWER PLANTS	H	835	1.02
4611 - 000	NATURAL GAS PIPELINE TRANSPORT	H	838	0.33
4921 - 000	GAS DISTRIBUTION SYSTEMS	H	838	0.33
8221 - 099	PROVINCIAL GOVERNMENT SERVICES	H	842	0.96
8411 - 000	INTERNATIONAL AND OTHER EXTRA-TERRITORIAL AGENCIES	H	842	0.96

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
7799 - 013	OTHER SERVICES INCIDENTAL TO GOVERNMENT	H	845	1.49
8321 - 099	GENERAL MUNICIPAL/REGIONAL OPERATIONS	H	845	1.49
8324 - 000	FIREFIGHTING SERVICES	H	845	1.49
8351 - 000	BAND COUNCILS	H	845	1.49
8372 - 001	REGIONAL CONSERVATION AUTHORITIES	H	845	1.49
8621 - 001	NURSING HOME OPERATIONS	H	851	3.81
8621 - 002	RESIDENTIAL HOME OPERATIONS	H	852	3.72
8611 - 000	GENERAL HOSPITALS	H	853	0.91
8612 - 000	REHABILITATION HOSPITALS	H	853	0.91
8613 - 000	EXTENDED CARE HOSPITALS	H	853	0.91
8614 - 000	PSYCHIATRIC HOSPITALS	H	853	0.91
8615 - 000	ADDICTION HOSPITALS	H	853	0.91
8616 - 000	OUTPOST HOSPITALS	H	853	0.91
8617 - 000	PAEDIATRIC HOSPITALS	H	853	0.91
8619 - 000	OTHER SPECIALTY HOSPITALS	H	853	0.91
8634 - 000	NURSING OPERATIONS	H	857	2.36
8662 - 099	OFFICES OF NURSES	H	857	2.36
8622 - 000	HOMES FOR THE PHYSICALLY CHALLENGED AND/OR DISABLED	H	858	3.32
8623 - 000	HOMES FOR THE DEVELOPMENTALLY HANDICAPPED	H	858	3.32
8624 - 000	HOMES FOR THE MENTALLY HANDICAPPED/DISABLED	H	858	3.32
8625 - 000	HOMES FOR EMOTIONALLY DISTRESSED CHILDREN	H	858	3.32

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
8626 - 000	HOMES FOR ALCOHOL OR DRUG DEPENDENT PERSONS	H	858	3.32
8627 - 000	HOMES FOR CHILDREN IN NEED OF PROTECTION	H	858	3.32
8628 - 000	HOMES FOR SINGLE MOTHERS	H	858	3.32
8629 - 000	OTHER INSTITUTIONAL HEALTH AND SOCIAL SERVICES	H	858	3.32
8632 - 000	DRUG ADDICTION AND ALCOHOLISM TREATMENT CLINICS	H	861	1.18
8633 - 000	HEALTH REHABILITATION CLINICS	H	861	1.18
8635 - 000	PUBLIC HEALTH CLINICS AND COMMUNITY HEALTH CENTRES	H	861	1.18
8639 - 000	OTHER NON-INSTITUTIONAL HEALTH SERVICES	H	861	1.18
8641 - 000	CHILD DAYCARE AND NURSERY SCHOOL SERVICES	H	861	1.18
8644 - 000	LIFE SKILLS TRAINING FACILITIES	H	861	1.18
8647 - 000	SOCIAL REHABILITATION SERVICES	H	861	1.18
8648 - 000	CRISIS INTERVENTION	H	861	1.18
8649 - 000	OTHER NON-INSTITUTIONAL SOCIAL SERVICES	H	861	1.18
8642 - 000	CHILD WELFARE SERVICES	H	875	0.60
8643 - 000	FAMILY PLANNING SERVICES	H	875	0.60
8646 - 000	MEAL SERVICES (NON-COMMERCIAL)	H	875	0.60
8651 - 099	OFFICES OF PHYSICIANS	H	875	0.60
8653 - 099	OFFICES OF DENTISTS	H	875	0.60
8661 - 000	OFFICES OF CHIROPRACTORS AND OSTEOPATHS	H	875	0.60
8664 - 000	OFFICES OF NUTRITIONISTS AND DIETITIANS	H	875	0.60
8665 - 000	OFFICES OF PHYSIOTHERAPISTS AND OCCUPATIONAL THERAPISTS	H	875	0.60
8666 - 000	OFFICES OF OPTOMETRISTS	H	875	0.60
8667 - 000	OFFICES OF PODIATRISTS AND CHIROPODISTS	H	875	0.60

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
8668 - 000	OFFICES OF DENTURISTS	H	875	0.60
8669 - 000	OFFICES OF OTHER HEALTH PRACTITIONERS	H	875	0.60
8671 - 000	OFFICES OF PSYCHOLOGISTS	H	875	0.60
8672 - 000	OFFICES OF SOCIAL WORKERS	H	875	0.60
8679 - 000	OFFICES OF OTHER SOCIAL SERVICE PRACTITIONERS	H	875	0.60
8681 - 000	MEDICAL LABORATORIES	H	875	0.60
8682 - 000	RADIOLOGICAL LABORATORIES	H	875	0.60
8683 - 000	COMBINED MEDICAL AND RADIOLOGICAL LABORATORIES	H	875	0.60
8684 - 000	PUBLIC HEALTH LABORATORIES	H	875	0.60
8685 - 000	BLOOD BANK LABORATORIES	H	875	0.60
8689 - 000	OTHER HEALTH LABORATORIES	H	875	0.60
8691 - 000	HEALTH CARE AND PUBLIC SAFETY PROMOTION ASSOCIATIONS AND AGENCIES	H	875	0.60
8692 - 000	HEALTH CARE STANDARDS AGENCIES	H	875	0.60
8693 - 000	HEALTH CARE RESEARCH AGENCIES	H	875	0.60
8694 - 000	SOCIAL SERVICE PLANNING AND ADVOCACY AGENCIES	H	875	0.60
8699 - 000	OTHER HEALTH AND SOCIAL SERVICE ASSOCIATIONS AND AGENCIES	H	875	0.60

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
7511 - 001	OPERATORS OF APARTMENT BUILDINGS	I	905	2.51
7511 - 002	OPERATORS OF CONDOMINIUMS	I	905	2.51
7512 - 001	OPERATORS OF NON-RESIDENTIAL BUILDINGS	I	908	1.36
7512 - 002	SELF-SERVE STORAGE FACILITIES	I	908	1.36
7512 - 003	OPERATORS OF RECREATIONAL BUILDINGS	I	908	1.36
7599 - 001	OTHER REAL ESTATE OPERATORS	I	908	1.36
9732 - 000	CEMETERIES AND CREMATORIA	I	908	1.36
7791 - 001	SECURITY SERVICES	I	911	1.52
7791 - 003	DETECTIVE AGENCIES	I	911	1.52
7791 - 004	ARMoured CAR SERVICES	I	911	1.52
9211 - 000	RESTAURANTS, LICENSED	I	919	2.07
9212 - 000	RESTAURANTS, UNLICENSED	I	919	2.07
9213 - 000	TAKE-OUT FOOD SERVICES	I	919	2.07
9214 - 001	CATERERS	I	919	2.07
9214 - 002	SUPPLY OF LABOUR, RESTAURANT/CATERING	I	919	2.07
9221 - 000	TAVERNS, BARS, AND NIGHTCLUBS	I	919	2.07
7599 - 002	MOBILE HOME PARKS	I	921	2.43
9111 - 000	HOTELS AND MOTOR HOTELS	I	921	2.43
9112 - 000	MOTELS	I	921	2.43
9113 - 000	TOURIST COURTS AND CABINS	I	921	2.43
9114 - 000	GUEST HOUSES AND TOURIST HOMES	I	921	2.43

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate		Premium Rate
			Group		
9121 - 000	LODGING HOUSES AND RESIDENTIAL CLUBS	I	921		2.43
9131 - 000	CAMPING GROUNDS AND TRAVEL TRAILER PARKS	I	921		2.43
9141 - 000	OUTFITTERS	I	921		2.43
9149 - 001	OTHER RECREATION AND VACATION CAMPS	I	921		2.43
9149 - 002	CHILDREN'S EDUCATIONAL CAMPS	I	921		2.43
9726 - 000	CARPET CLEANING	I	923		3.48
9952 - 002	GROUND LEVEL WINDOW CLEANING	I	923		3.48
9953 - 001	JANITORIAL OPERATIONS	I	923		3.48
9953 - 002	OTHER CLEANING SERVICES	I	923		3.48
9959 - 005	WINDOW TINTING OF BUILDINGS	I	923		3.48
9959 - 006	POOL SERVICES	I	923		3.48
7711 - 001	SUPPLY OF CLERICAL LABOUR OPERATIONS	I	927		0.27
7711 - 002	FRANCHISE OPERATIONS	I	927		0.27
7711 - 003	PLACEMENT AGENCIES	I	927		0.27
7711 - 100	OUT OF PROVINCE OPERATIONS - CLASS A	I	927		0.27
7711 - 200	OUT OF PROVINCE OPERATIONS - CLASS B	I	927		0.27
7711 - 300	OUT OF PROVINCE OPERATIONS - CLASS C	I	927		0.27
7711 - 400	OUT OF PROVINCE OPERATIONS - CLASS D	I	927		0.27
7711 - 500	OUT OF PROVINCE OPERATIONS - CLASS E	I	927		0.27
7711 - 600	OUT OF PROVINCE OPERATIONS - CLASS F	I	927		0.27
7711 - 700	OUT OF PROVINCE OPERATIONS - CLASS G	I	927		0.27
7711 - 800	OUT OF PROVINCE OPERATIONS - CLASS H	I	927		0.27
7711 - 900	OUT OF PROVINCE OPERATIONS - CLASS I	I	927		0.27

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
7712 - 001	SUPPLY OF NON-CLERICAL LABOUR OPERATIONS	I	929	6.42
7799 - 004	CUSTOM PACKAGING	I	929	6.42
9911 - 000	INDUSTRIAL MACHINERY AND EQUIPMENT RENTAL AND LEASING	I	933	3.29
9912 - 000	AUDIO-VISUAL EQUIPMENT RENTAL AND LEASING	I	933	3.29
9913 - 000	OFFICE FURNITURE AND EQUIPMENT RENTAL AND LEASING	I	933	3.29
9919 - 000	OTHER MACHINERY AND EQUIPMENT RENTAL AND LEASING	I	933	3.29
9941 - 000	ELECTRIC MOTOR REPAIR	I	933	3.29
9949 - 000	OTHER REPAIR SERVICES	I	933	3.29
9651 - 000	GOLF COURSES	I	937	1.56
9652 - 000	CURLING CLUBS	I	937	1.56
9653 - 000	SKIING FACILITIES	I	937	1.56
9643 - 000	HORSE RACE TRACKS	I	944	1.88
9644 - 000	OTHER RACE TRACKS	I	944	1.88
9659 - 001	OTHER SPORTS AND RECREATIONAL CLUBS	I	944	1.88
9659 - 002	YOUTH CLUBS	I	944	1.88
9661 - 001	GAMBLING OPERATIONS	I	944	1.88
9661 - 002	LOTTERIES AND CASINOS	I	944	1.88
9691 - 000	BOWLING ALLEYS AND BILLIARD PARLOURS	I	944	1.88
9692 - 000	AMUSEMENT PARKS	I	944	1.88
9693 - 000	DANCE HALLS, STUDIOS, AND SCHOOLS	I	944	1.88
9694 - 000	COIN-OPERATED AMUSEMENT SERVICES	I	944	1.88
9695 - 000	ROLLER SKATING FACILITIES	I	944	1.88

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
9696 - 000	BOTANICAL AND ZOOLOGICAL GARDENS		944	1.88
9699 - 001	OTHER AMUSEMENT AND RECREATIONAL SERVICES		944	1.88
9699 - 002	HORSE TRAINERS AND RIDING OPERATIONS		944	1.88
9711 - 099	BARBER AND BEAUTY SHOPS		944	1.88
9723 - 000	SELF-SERVE LAUNDRIES AND/OR DRY CLEANERS		944	1.88
9724 - 000	VALET SERVICES AND CLEANING DEPOTS		944	1.88
9731 - 000	FUNERAL HOMES		944	1.88
9741 - 099	DOMESTIC SERVICES		944	1.88
9791 - 000	SHOE REPAIR		944	1.88
9792 - 000	FUR CLEANING, REPAIR, AND STORAGE		944	1.88
9799 - 000	OTHER PERSONAL SERVICES		944	1.88
9951 - 000	DISINFECTING AND EXTERMINATING SERVICES		944	1.88
9999 - 001	MISCELLANEOUS SERVICES		944	1.88
9999 - 002	AUTOMOBILE ASSOCIATIONS		944	1.88
7011 - 000	CENTRAL BANKS		956	* 0.25
7021 - 000	CHARTERED BANKS		956	* 0.25
7029 - 000	OTHER BANKING-TYPE INTERMEDIARIES		956	* 0.25
7031 - 000	TRUST COMPANIES		956	* 0.25
7041 - 000	DEPOSIT ACCEPTING MORTGAGE COMPANIES		956	* 0.25
7042 - 000	CO-OPERATIVE MORTGAGE COMPANIES		956	* 0.25
7051 - 099	CREDIT UNIONS		956	* 0.25
7099 - 000	OTHER DEPOSIT ACCEPTING INTERMEDIARIES		956	* 0.25
7111 - 000	CONSUMER LOAN COMPANIES		956	* 0.25

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
7121 - 000	SALES FINANCE COMPANIES	I	956	0.25
7122 - 000	CREDIT CARD COMPANIES	I	956	0.25
7123 - 000	FACTORING COMPANIES	I	956	0.25
7124 - 000	FINANCIAL LEASING COMPANIES	I	956	0.25
7125 - 000	VENTURE CAPITAL COMPANIES	I	956	0.25
7129 - 000	OTHER BUSINESS FINANCING COMPANIES	I	956	0.25
7211 - 000	INVESTMENT (MUTUAL) FUNDS	I	956	0.25
7212 - 000	RETIREMENT SAVINGS FUNDS	I	956	0.25
7213 - 000	SEGREGATED FUNDS	I	956	0.25
7214 - 000	INVESTMENT COMPANIES	I	956	0.25
7215 - 000	HOLDING COMPANIES	I	956	0.25
7221 - 000	MORTGAGE INVESTMENT COMPANIES	I	956	0.25
7222 - 000	REAL ESTATE INVESTMENT TRUSTS	I	956	0.25
7229 - 000	OTHER MORTGAGE COMPANIES	I	956	0.25
7291 - 000	TRUSTEED PENSION FUNDS	I	956	0.25
7292 - 000	ESTATE, TRUST, AND AGENCY FUNDS	I	956	0.25
7299 - 000	OTHER INVESTMENT INTERMEDIARIES	I	956	0.25
7311 - 000	LIFE INSURERS	I	956	0.25
7321 - 000	DEPOSIT INSURERS	I	956	0.25
7331 - 000	HEALTH INSURERS	I	956	0.25
7339 - 000	OTHER CASUALTY AND PROPERTY INSURERS	I	956	0.25
7411 - 000	INVESTMENT DEALERS	I	956	0.25
7412 - 000	STOCK BROKERS	I	956	0.25
7413 - 000	COMMODITY BROKERS	I	956	0.25

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate		Premium Rate
			Group		
7421 - 000	MORTGAGE BROKERS		956	*	0.25
7431 - 000	STOCK EXCHANGES		956	*	0.25
7432 - 000	COMMODITY EXCHANGES		956	*	0.25
7499 - 000	OTHER FINANCIAL INTERMEDIARIES		956	*	0.25
7611 - 000	INSURANCE AND REAL ESTATE AGENCIES		956	*	0.25
7731 - 000	CHARTERED AND CERTIFIED ACCOUNTANTS		956	*	0.25
7739 - 000	OTHER ACCOUNTING AND BOOKKEEPING SERVICES		956	*	0.25
7761 - 000	OFFICES OF LAWYERS AND NOTARIES		956	*	0.25
7792 - 000	CREDIT BUREAU SERVICES		956	*	0.25
7793 - 000	COLLECTION AGENCIES		956	*	0.25
7799 - 003	ACTUARIAL SERVICES		956	*	0.25
0231 - 000	AGRICULTURAL MANAGEMENT AND CONSULTING SERVICES		958		0.33
4555 - 000	MARINE SHIPPING AGENCIES		958		0.33
4592 - 003	FREIGHT FORWARDERS (BROKERS)		958		0.33
7721 - 001	SOFTWARE DEVELOPMENT AND SYSTEMS ANALYSIS		958		0.33
7721 - 002	COMPUTERIZED TYPESETTING SERVICES		958		0.33
7722 - 000	COMPUTER EQUIPMENT MAINTENANCE AND REPAIR		958		0.33
7751 - 000	OFFICES OF ARCHITECTS		958		0.33
7752 - 000	OFFICES OF ENGINEERS		958		0.33
7759 - 001	OTHER SCIENTIFIC AND TECHNICAL SERVICES		958		0.33
7759 - 002	RESEARCH AND DEVELOPMENT		958		0.33
7771 - 001	MANAGEMENT CONSULTING SERVICES		958		0.33
7771 - 002	PROPERTY MANAGEMENT SERVICES		958		0.33

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
7794 - 000	CUSTOMS BROKERS AND CONSULTANTS		958	0.33
7795 - 999	TELEPHONE ANSWERING SERVICES / CALL CENTRES		958	0.33
7796 - 001	DUPLICATING SERVICES		958	0.33
7796 - 002	MICROFILMING AND MICROGRAPHING SERVICES		958	0.33
7799 - 001	MISCELLANEOUS BUSINESS SERVICES		958	0.33
7799 - 005	TRANSLATION SERVICES		958	0.33
7799 - 006	CUSTOM TYPING SERVICES		958	0.33
7799 - 007	MANUFACTURER'S AGENTS		958	0.33
7799 - 009	METER READING		958	0.33
7799 - 010	OTHER BROKERS		958	0.33
7799 - 011	QUALITY ASSURANCE		958	0.33
9931 - 000	PHOTOGRAPHERS		958	0.33
9961 - 000	TICKET AND TRAVEL AGENCIES		958	0.33
9962 - 001	TOUR PACKAGERS		958	0.33
2821 - 002	PHOTOGRAPHIC FILM PROCESSING		962	0.88
7741 - 000	ADVERTISING AGENCIES		962	0.88
7742 - 000	MEDIA REPRESENTATIVES		962	0.88
7743 - 000	DISPLAY AND BILLBOARD ADVERTISING		962	0.88
7749 - 000	OTHER ADVERTISING SERVICES		962	0.88
9611 - 000	MOTION PICTURE AND VIDEO PRODUCTION		962	0.88
9612 - 000	MOTION PICTURE AND VIDEO DISTRIBUTION		962	0.88
9613 - 000	MOTION PICTURE LABORATORIES AND VIDEO PRODUCTION FACILITIES		962	0.88
9614 - 000	SOUND RECORDING SERVICES		962	0.88
9619 - 000	OTHER MOTION PICTURE, AUDIO, AND VIDEO SERVICES		962	0.88

1999 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	Premium Rate
9621 - 000	REGULAR MOTION PICTURE THEATRES		962	0.88
9622 - 000	OUTDOOR MOTION PICTURE THEATRES		962	0.88
9629 - 000	OTHER MOTION PICTURE EXHIBITION		962	0.88
9631 - 000	ENTERTAINMENT PRODUCTION COMPANIES AND ARTISTS		962	0.88
9639 - 000	OTHER THEATRICAL AND STAGED ENTERTAINMENT SERVICES		962	0.88
9721 - 000	POWER LAUNDRIES AND/OR DRY CLEANERS		975	3.76
9725 - 000	LINEN SUPPLY SERVICES		975	3.76
9729 - 000	OTHER LAUNDRY AND DRY CLEANING SERVICES		975	3.76
9991 - 000	PARKING LOT OPERATIONS		977	1.50
7791 - 002	CORPS OF COMMISSIONAIRES		981	0.61
9811 - 000	RELIGIOUS ORGANIZATIONS		981	0.61
9821 - 000	BUSINESS ASSOCIATIONS		981	0.61
9831 - 000	HEALTH AND SOCIAL SERVICE PROFESSIONAL MEMBERSHIP ASSOCIATIONS		981	0.61
9839 - 000	OTHER PROFESSIONAL MEMBERSHIP ASSOCIATIONS		981	0.61
9841 - 000	LABOUR ORGANIZATIONS		981	0.61
9851 - 000	POLITICAL ORGANIZATIONS		981	0.61
9861 - 001	CIVIC AND FRATERNAL ORGANIZATIONS		981	0.61
9861 - 002	CULTURAL ORGANIZATIONS		981	0.61
4811 - 000	RADIO BROADCASTING		983	0.27
4812 - 000	TELEVISION BROADCASTING		983	0.27
4813 - 000	COMBINED RADIO AND TELEVISION BROADCASTING		983	0.27
4814 - 000	CABLE TELEVISION		983	0.27
4821 - 000	TELECOMMUNICATION CARRIERS		983	0.27
4839 - 000	OTHER TELECOMMUNICATION OPERATIONS		983	0.27

Section A

Class A : Forest Products

Supporting Rate Exhibits

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

CLASS A : FOREST PRODUCTS

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$1,386,541,673	\$52,500	\$36,868	37,608	1,613	4.29%
1994	\$1,441,343,611	\$53,900	\$36,326	39,678	1,612	4.06%
1995	\$1,525,103,582	\$55,400	\$36,330	41,979	1,515	3.61%
1996	\$1,583,025,789	\$55,600	\$36,593	43,261	1,271	2.94%
1997	\$1,635,012,149	\$56,100	\$36,507	44,786	1,155	2.58%
1998	\$1,596,915,585	\$58,200	\$37,128	43,011	1,108	2.58%
1999	\$1,574,193,128	\$59,200	\$37,759	41,691	1,081	2.59%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 030 : LOGGING

(CLASS A : FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$199,415,615	\$52,500	\$37,942	5,256	396	7.53%
1994	\$201,279,466	\$53,900	\$37,359	5,388	380	7.05%
1995	\$215,100,749	\$55,400	\$37,047	5,806	345	5.94%
1996	\$216,222,611	\$55,600	\$35,889	6,025	266	4.42%
1997	\$213,477,757	\$56,100	\$37,239	5,733	236	4.12%
1998	\$208,503,623	\$58,200	\$37,872	5,505	225	4.09%
1999	\$205,536,832	\$59,200	\$38,516	5,336	218	4.09%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 033 : SAWMILL PRODUCTS AND SHINGLES

(CLASS A : FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$180,258,789	\$52,500	\$31,352	5,749	443	7.71%
1994	\$211,137,354	\$53,900	\$31,477	6,708	530	7.90%
1995	\$232,796,476	\$55,400	\$31,953	7,286	576	7.91%
1996	\$254,679,805	\$55,600	\$32,325	7,879	464	5.89%
1997	\$279,620,293	\$56,100	\$32,535	8,595	443	5.15%
1998	\$273,105,007	\$58,200	\$33,088	8,254	423	5.12%
1999	\$269,219,005	\$59,200	\$33,650	8,001	411	5.14%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 036 : VENEERS, PLYWOOD, AND WOOD PRESERVATION

(CLASS A : FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$97,059,633	\$52,500	\$26,161	3,710	175	4.72%
1994	\$106,146,553	\$53,900	\$25,378	4,183	166	3.97%
1995	\$118,424,184	\$55,400	\$28,438	4,164	158	3.79%
1996	\$126,853,736	\$55,600	\$28,747	4,413	141	3.20%
1997	\$150,625,563	\$56,100	\$30,406	4,954	156	3.15%
1998	\$147,115,915	\$58,200	\$30,923	4,757	151	3.17%
1999	\$145,022,608	\$59,200	\$31,449	4,611	149	3.23%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 039 : PULP, NEWSPRINT, AND BOARD INDUSTRIES

(CLASS A : FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$574,055,441	\$52,500	\$43,388	13,231	254	1.92%
1994	\$580,866,064	\$53,900	\$43,767	13,272	234	1.76%
1995	\$598,988,116	\$55,400	\$43,406	13,800	179	1.30%
1996	\$612,525,962	\$55,600	\$43,803	13,984	176	1.26%
1997	\$599,656,025	\$56,100	\$42,415	14,138	126	0.89%
1998	\$585,683,753	\$58,200	\$43,136	13,578	124	0.91%
1999	\$577,350,079	\$59,200	\$43,870	13,161	124	0.94%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 041 : CORRUGATED BOXES

(CLASS A : FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$170,736,627	\$52,500	\$31,123	5,486	234	4.27%
1994	\$179,729,584	\$53,900	\$30,375	5,917	195	3.30%
1995	\$191,085,935	\$55,400	\$29,072	6,573	170	2.59%
1996	\$203,153,149	\$55,600	\$30,748	6,607	161	2.44%
1997	\$225,399,634	\$56,100	\$31,120	7,243	143	1.97%
1998	\$220,147,715	\$58,200	\$31,649	6,956	137	1.97%
1999	\$217,015,241	\$59,200	\$32,187	6,742	133	1.97%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 044 : SPECIALTY PAPERS *

(CLASS A : FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$165,015,568	\$52,500	\$39,518	4,176	111	2.66%
1994	\$162,184,590	\$53,900	\$38,516	4,211	107	2.54%
1995	\$168,708,122	\$55,400	\$38,782	4,350	87	2.00%
1996	\$169,590,526	\$55,600	\$38,954	4,354	63	1.45%
1997	\$166,232,877	\$56,100	\$40,306	4,124	51	1.24%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
New Claims Cost By Rate Group

CLASS A : FOREST PRODUCTS

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
030	LOGGING	173%	38,743	10.83
033	SAWMILL PRODUCTS AND SHINGLES	74%	16,708	6.45
036	VENEERS, PLYWOOD, AND WOOD PRESERVATION	72%	16,080	4.41
039	PULP, NEWSPRINT, AND BOARD INDUSTRIES	118%	26,436	1.50
041	CORRUGATED BOXES	79%	17,675	2.80
044 *	SPECIALTY PAPERS			1.45
	CLASS A		22,447	4.01

Note

Cost index indicates the relative costliness of the claims of a rate group as compared to those of its class

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

CLASS A : FOREST PRODUCTS

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.395	0.482
	Total	0.395	0.482
B.2	Legislative Obligations		
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.011	0.013
	Office of Employer Advisor	0.003	0.004
	OHSA	0.035	0.043
	Mine Rescue	0.000	0.000
	Total	0.066	0.080
B.3	Accident Prevention		
	Safe Workplace Association	0.190	0.190
	Total	0.190	0.190
B.4	TOTAL OVERHEAD EXPENSES	0.652	0.753
	a) Relief	0.006	
	b) Transfer Charge	0.078	
B.5	NET OVERHEAD EXPENSES	0.753	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 030 : LOGGING

(CLASS A : FOREST PRODUCTS)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.826	1.271
	Total	0.826	1.271
B.2	Legislative Obligations		
	WSIAT	0.034	0.052
	Office of Worker Advisor	0.022	0.034
	Office of Employer Advisor	0.007	0.011
	OHSA	0.074	0.114
	Mine Rescue	0.000	0.000
	Total	0.139	0.211
B.3	Accident Prevention		
	OFSWA	0.388	0.388
	Total	0.388	0.388
B.4	TOTAL OVERHEAD EXPENSES	1.352	1.872
	a) Relief	0.000	
	b) Transfer Charge	0.520	
B.5	NET OVERHEAD EXPENSES	1.872	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 033 : SAWMILL PRODUCTS AND SHINGLES

(CLASS A : FOREST PRODUCTS)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.545	0.794
	Total	0.545	0.794
B.2	Legislative Obligations		
	WSIAT	0.022	0.033
	Office of Worker Advisor	0.015	0.021
	Office of Employer Advisor	0.005	0.007
	OHSA	0.049	0.071
	Mine Rescue	0.000	0.000
	Total	0.091	0.132
B.3	Accident Prevention		
	OFSWA	0.291	0.291
	Total	0.291	0.291
B.4	TOTAL OVERHEAD EXPENSES	0.927	1.218
	a) Relief	0.000	
	b) Transfer Charge	0.291	
B.5	NET OVERHEAD EXPENSES	1.218	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 036 : VENEERS, PLYWOOD, AND WOOD PRESERVATION

(CLASS A : FOREST PRODUCTS)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.417</u>	<u>0.536</u>
	Total	0.417	0.536
B.2	Legislative Obligations		
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.011	0.014
	Office of Employer Advisor	0.004	0.005
	OHSA	0.037	0.048
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.070	0.089
B.3	Accident Prevention		
	OFSWA	<u>0.248</u>	<u>0.248</u>
	Total	<u>0.248</u>	<u>0.248</u>
B.4	TOTAL OVERHEAD EXPENSES	0.735	0.874
	a) Relief	0.000	
	b) Transfer Charge	<u>0.139</u>	
B.5	NET OVERHEAD EXPENSES	0.874	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 039 : PULP, NEWSPRINT, AND BOARD INDUSTRIES

(CLASS A : FOREST PRODUCTS)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.241	0.180
	Total	0.241	0.180
B.2	Legislative Obligations		
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.021	0.016
	Mine Rescue	0.000	0.000
	Total	0.040	0.030
B.3	Accident Prevention		
	PPHSA	0.101	0.101
	Total	0.101	0.101
B.4	TOTAL OVERHEAD EXPENSES	0.382	0.312
	a) Relief	0.071	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.312	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 041 : CORRUGATED BOXES

(CLASS A : FOREST PRODUCTS)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.321</u>	<u>0.342</u>
	Total	0.321	0.342
B.2	Legislative Obligations		
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.009	0.009
	Office of Employer Advisor	0.003	0.003
	OHSA	0.029	0.030
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.054	0.057
B.3	Accident Prevention		
	PPHSA	<u>0.143</u>	<u>0.143</u>
	Total	<u>0.143</u>	<u>0.143</u>
B.4	TOTAL OVERHEAD EXPENSES	0.518	0.543
	a) Relief	0.000	
	b) Transfer Charge	<u>0.025</u>	
B.5	NET OVERHEAD EXPENSES	0.543	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 044 : SPECIALTY PAPERS *

(CLASS A : FOREST PRODUCTS)

		Premium Rate Components	
	Overhead Expenses Component	Overhead Expenses Sub Component	
			Before Relief/Transfer
			After Relief/Transfer
B.1	WSIB Administrative		
		WSIB Administrative	
		Total	
B.2	Legislative Obligations		
		WSIAT	
		Office of Worker Advisor	
		Office of Employer Advisor	
		OHSA	
		Mine Rescue	
		Total	
B.3	Accident Prevention		
		PPHSA	
		Total	
B.4	TOTAL OVERHEAD EXPENSES		0.301
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES		0.301

1999 PREMIUM RATE COMPONENTS

CLASS A : FOREST PRODUCTS

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.553		1.622	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.270		0.331	
b. Transfer Charge	0.318		0.494	
	<u>1.601</u>	40%	<u>1.785</u>	39%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.395		0.427	
2. Legislative Obligations	0.066		0.071	
3. Accident Prevention	0.190		0.177	
	<u>0.652</u>		<u>0.674</u>	
4. TOTAL OVERHEAD EXPENSES				
a. Relief	0.033		0.053	
b. Transfer Charge	0.134		0.136	
	<u>0.753</u>	19%	<u>0.757</u>	17%
5. NET OVERHEAD EXPENSES	<u>1.653</u>	41%	<u>1.978</u>	44%
C. UNFUNDED LIABILITY				
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.01</u></u>	<u>100%</u>	<u><u>4.52</u></u>	<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 030 : LOGGING

(CLASS A : FOREST PRODUCTS)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	4.151		4.618		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.588		0.727		
b. Transfer Charge	0.850		1.408		
3. NET NEW CLAIMS COST	4.413	41%	5.299	5.299	41%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.826		0.950		
2. Legislative Obligations	0.139		0.158		
3. Accident Prevention	0.388		0.365		
4. TOTAL OVERHEAD EXPENSES	1.352		1.473		
a. Relief	0.000		0.000		
b. Transfer Charge	0.520		0.458		
5. NET OVERHEAD EXPENSES	1.872	17%	1.931	1.931	15%
C. UNFUNDED LIABILITY	4.545	42%	5.771	5.771	44%
D. TOTAL PREMIUM RATE (A+B+C)	10.83	100%	13.00	13.00	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 033 : SAWMILL PRODUCTS AND SHINGLES

(CLASS A : FOREST PRODUCTS)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.574		3.034	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.527		0.582	
b. Transfer Charge	0.527		0.925	
	<u>2.574</u>	40%	<u>3.377</u>	39%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.545		0.663	
2. Legislative Obligations	0.091		0.110	
3. Accident Prevention	0.291		0.288	
4. TOTAL OVERHEAD EXPENSES	<u>0.927</u>		<u>1.062</u>	
a. Relief	0.000		0.000	
b. Transfer Charge	0.291		0.344	
5. NET OVERHEAD EXPENSES	<u>1.218</u>	19%	<u>1.405</u>	16%
C. UNFUNDED LIABILITY	<u>2.658</u>	41%	<u>3.768</u>	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>6.45</u></u>	<u>100%</u>	<u><u>8.55</u></u>	<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 036 : VENEERS, PLYWOOD, AND WOOD PRESERVATION

(CLASS A : FOREST PRODUCTS)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.669		1.851	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.272		0.421	
b. Transfer Charge	0.342		0.564	
3. NET NEW CLAIMS COST	1.739	39%	1.994	38%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.417		0.458	
2. Legislative Obligations	0.070		0.076	
3. Accident Prevention	0.248		0.233	
4. TOTAL OVERHEAD EXPENSES	0.735		0.766	
a. Relief	0.000		0.040	
b. Transfer Charge	0.139		0.225	
5. NET OVERHEAD EXPENSES	0.874	20%	0.951	18%
C. UNFUNDED LIABILITY	1.798	41%	2.245	43%
D. TOTAL PREMIUM RATE (A+B+C)	4.41	100%	5.19	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 039 : PULP, NEWSPRINT, AND BOARD INDUSTRIES

(CLASS A : FOREST PRODUCTS)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.573		0.519		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.106		0.147		
b. Transfer Charge	0.117		0.158		
3. NET NEW CLAIMS COST	0.584	39%	0.530	0.530	37%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.241		0.241		
2. Legislative Obligations	0.040		0.040		
3. Accident Prevention	0.101		0.097		
4. TOTAL OVERHEAD EXPENSES	0.382		0.377		
a. Relief	0.071		0.089		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.312	21%	0.288	0.288	20%
C. UNFUNDED LIABILITY	0.605	40%	0.602	0.602	42%
D. TOTAL PREMIUM RATE (A+B+C)	1.50	100%	1.42	1.42	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 041 : CORRUGATED BOXES

(CLASS A : FOREST PRODUCTS)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.094		0.921		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.208		0.283		
b. Transfer Charge	0.224		0.281		
3. NET NEW CLAIMS COST	<u>1.110</u>	40%	<u>0.918</u>	0.918	38%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.321		0.298		
2. Legislative Obligations	0.054		0.049		
3. Accident Prevention	0.143		0.130		
4. TOTAL OVERHEAD EXPENSES	<u>0.518</u>		<u>0.478</u>		
a. Relief	0.000		0.016		
b. Transfer Charge	0.025		0.000		
5. NET OVERHEAD EXPENSES	<u>0.543</u>	19%	<u>0.462</u>	0.462	19%
C. UNFUNDED LIABILITY	<u>1.147</u>	41%	<u>1.040</u>	1.040	43%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.80</u></u>	100%	<u><u>2.42</u></u>		100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 044 : SPECIALTY PAPERS *

(CLASS A : FOREST PRODUCTS)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge	0.565	39%	0.329		37%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge	0.301	21%	0.198	22%	
5. NET OVERHEAD EXPENSES	0.585	40%	0.373	41%	
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	1.45	100%	0.90	100%	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings

CLASS A : FOREST PRODUCTS

Rate Group	Description	New Claims Cost	Overhead	Unfunded Liability	Premium Rate
030	LOGGING	4.41	1.87	4.55	10.83
033	SAWMILL PRODUCTS AND SHINGLES	2.57	1.22	2.66	6.45
036	VENEERS, PLYWOOD, AND WOOD PRESERVATION	1.74	0.87	1.80	4.41
039	PULP, NEWSPRINT, AND BOARD INDUSTRIES	0.58	0.31	0.60	1.50
041	CORRUGATED BOXES	1.11	0.54	1.15	2.80
044	* SPECIALTY PAPERS	0.56	0.30	0.58	1.45
	CLASS A	1.60	0.75	1.65	4.01

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

Section B

Class B : Mining And Related Industries

Supporting Rate Exhibits

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

CLASS B : MINING AND RELATED INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$985,290,434	\$52,500	\$42,888	22,974	777	3.38%
1994	\$984,118,368	\$53,900	\$44,220	22,255	706	3.17%
1995	\$1,042,566,098	\$55,400	\$45,049	23,143	710	3.07%
1996	\$1,111,322,766	\$55,600	\$45,295	24,535	579	2.36%
1997	\$1,112,405,958	\$56,100	\$46,037	24,163	516	2.14%
1998	\$1,166,791,541	\$58,200	\$48,431	24,092	509	2.11%
1999	\$1,220,857,142	\$59,200	\$49,981	24,426	505	2.07%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 110 : GOLD MINES *

(CLASS B : MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$244,776,610	\$52,500	\$47,664	5,135	230	4.48%
1994	\$254,958,475	\$53,900	\$49,968	5,102	197	3.86%
1995	\$286,091,382	\$55,400	\$50,755	5,637	204	3.61%
1996	\$306,279,219	\$55,600	\$51,178	5,985	154	2.57%
1997	\$297,429,822	\$56,100	\$51,632	5,761	103	1.78%
1998	\$311,971,181	\$58,200	\$54,317	5,744	98	1.70%
1999	\$326,426,985	\$59,200	\$56,055	5,823	94	1.62%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 113 : NICKEL MINES *

(CLASS B : MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$342,928,242	\$52,500	\$48,629	7,052	262	3.71%
1994	\$329,124,885	\$53,900	\$50,320	6,541	241	3.68%
1995	\$373,763,781	\$55,400	\$51,130	7,310	232	3.18%
1996	\$416,907,542	\$55,600	\$51,907	8,032	188	2.34%
1997	\$414,316,623	\$56,100	\$52,299	7,922	206	2.60%
1998	\$434,572,584	\$58,200	\$55,019	7,899	205	2.60%
1999	\$454,709,367	\$59,200	\$56,779	8,008	204	2.55%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 119 : OTHER MINES *

(CLASS B : MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$237,724,956	\$52,500	\$38,652	6,150	133	2.17%
1994	\$232,957,311	\$53,900	\$39,873	5,842	117	1.99%
1995	\$207,013,705	\$55,400	\$39,620	5,225	110	2.10%
1996	\$209,260,970	\$55,600	\$39,021	5,363	103	1.93%
1997	\$206,823,038	\$56,100	\$41,461	4,988	78	1.57%
1998	\$216,934,627	\$58,200	\$43,617	4,974	78	1.57%
1999	\$226,986,723	\$59,200	\$45,013	5,043	78	1.55%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 131 : QUARRYING *

(CLASS B : MINING AND RELATED INDUSTRIES)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$58,169,944	\$52,500	\$33,238	1,750	70	4.00%
1994	\$60,420,780	\$53,900	\$33,437	1,807	63	3.49%
1995	\$62,926,062	\$55,400	\$36,110	1,743	63	3.62%
1996	\$62,886,394	\$55,600	\$32,941	1,909	61	3.20%
1997	\$64,694,244	\$56,100	\$32,980	1,962	48	2.45%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 134 : SAND AND GRAVEL PITS *

(CLASS B : MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$101,690,683	\$52,500	\$35,253	2,885	82	2.84%
1994	\$106,656,917	\$53,900	\$36,063	2,958	89	3.01%
1995	\$112,771,168	\$55,400	\$35,014	3,221	101	3.14%
1996	\$115,988,641	\$55,600	\$35,821	3,238	73	2.25%
1997	\$129,142,231	\$56,100	\$36,654	3,523	81	2.30%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
New Claims Cost By Rate Group

CLASS B : MINING AND RELATED INDUSTRIES

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
110 * GOLD MINES		146%	74,316	5.49
113 * NICKEL MINES		94%	47,659	5.39
119 * OTHER MINES		91%	46,310	4.13
131 * QUARRYING				4.78
134 * SAND AND GRAVEL PITS				7.23
	CLASS B		50,755	5.36

Note

Cost index indicates the relative costliness of the claims of a rate group as compared to those of its class

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

CLASS B : MINING AND RELATED INDUSTRIES

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.483</u>	<u>0.532</u>
	Total	0.483	0.532
B.2	Legislative Obligations		
	WSIAT	0.020	0.022
	Office of Worker Advisor	0.013	0.014
	Office of Employer Advisor	0.004	0.005
	OHSA	0.043	0.047
	Mine Rescue	<u>0.144</u>	<u>0.158</u>
	Total	0.225	0.246
B.3	Accident Prevention		
	Safe Workplace Association	<u>0.186</u>	<u>0.186</u>
	Total	<u>0.186</u>	<u>0.186</u>
B.4	TOTAL OVERHEAD EXPENSES	0.894	0.965
	a) Relief	0.035	
	b) Transfer Charge	<u>0.107</u>	
B.5	NET OVERHEAD EXPENSES	0.965	

1999 PREMIUM RATES

SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 110 : GOLD MINES *

(CLASS B : MINING AND RELATED INDUSTRIES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.491	0.521
	Total	0.491	0.521
B.2	Legislative Obligations		
	WSIAT	0.020	0.022
	Office of Worker Advisor	0.013	0.014
	Office of Employer Advisor	0.004	0.004
	OHSA	0.043	0.046
	Mine Rescue	0.180	0.191
	Total	0.262	0.277
B.3	Accident Prevention		
	MASHA	0.185	0.185
	Total	0.185	0.185
B.4	TOTAL OVERHEAD EXPENSES	0.938	0.985
	a) Relief	0.000	
	b) Transfer Charge	0.047	
B.5	NET OVERHEAD EXPENSES	0.985	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 113 : NICKEL MINES *

(CLASS B : MINING AND RELATED INDUSTRIES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.484</u>	<u>0.510</u>
	Total	0.484	0.510
B.2	Legislative Obligations		
	WSIAT	0.020	0.021
	Office of Worker Advisor	0.013	0.014
	Office of Employer Advisor	0.004	0.004
	OHSAA	0.043	0.046
	Mine Rescue	<u>0.178</u>	<u>0.188</u>
	Total	0.259	0.273
B.3	Accident Prevention		
	MASHA	<u>0.186</u>	<u>0.186</u>
	Total	<u>0.186</u>	<u>0.186</u>
B.4	TOTAL OVERHEAD EXPENSES	0.930	0.970
	a) Relief	0.000	
	b) Transfer Charge	<u>0.040</u>	
B.5	NET OVERHEAD EXPENSES	0.970	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 119 : OTHER MINES *

(CLASS B : MINING AND RELATED INDUSTRIES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.405	0.384
	Total	0.405	0.384
B.2	Legislative Obligations		
	WSIAT	0.017	0.016
	Office of Worker Advisor	0.011	0.010
	Office of Employer Advisor	0.003	0.003
	OHSA	0.036	0.034
	Mine Rescue	0.157	0.148
	Total	0.225	0.212
B.3	Accident Prevention		
	MASHA	0.164	0.164
	Total	0.164	0.164
B.4	TOTAL OVERHEAD EXPENSES	0.794	0.761
	a) Relief	0.034	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.761	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 131 : QUARRYING *

(CLASS B : MINING AND RELATED INDUSTRIES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	MASHA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.874
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.874	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 134 : SAND AND GRAVEL PITS *

(CLASS B : MINING AND RELATED INDUSTRIES)

		Premium Rate Components	
	Overhead Expenses Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		.
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	MASHA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		1.276
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	1.276	

1999 PREMIUM RATE COMPONENTS

CLASS B : MINING AND RELATED INDUSTRIES

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.120		2.418		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.390		0.573		
b. Transfer Charge	0.434		0.737		
3. NET NEW CLAIMS COST	<u>2.165</u>	40%	<u>2.583</u>	2.583	41%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.483		0.547		
2. Legislative Obligations	0.225		0.232		
3. Accident Prevention	0.186		0.182		
4. TOTAL OVERHEAD EXPENSES	<u>0.894</u>		<u>0.961</u>		
a. Relief	0.035		0.075		
b. Transfer Charge	0.107		0.196		
5. NET OVERHEAD EXPENSES	<u>0.965</u>	18%	<u>1.083</u>	1.083	17%
C. UNFUNDED LIABILITY	2.232	42%	2.684	2.684	42%
D. TOTAL PREMIUM RATE (A+B+C)	<u>5.36</u>	100%	<u>6.35</u>	<u>6.35</u>	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 110 : GOLD MINES *

(CLASS B : MINING AND RELATED INDUSTRIES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.171				
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.395				
b. Transfer Charge	0.445				
3. NET NEW CLAIMS COST	2.221	40%	2.203		39%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.491				
2. Legislative Obligations	0.262				
3. Accident Prevention	0.185				
4. TOTAL OVERHEAD EXPENSES	0.938				
a. Relief	0.000				
b. Transfer Charge	0.047				
5. NET OVERHEAD EXPENSES	0.985	18%	0.953	17%	
C. UNFUNDED LIABILITY	2.289	42%	2.463	44%	
D. TOTAL PREMIUM RATE (A+B+C)	5.49	100%	5.62	100%	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 113 : NICKEL MINES *

(CLASS B : MINING AND RELATED INDUSTRIES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.164		1.877		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.430		0.468		
b. Transfer Charge	0.443		0.572		
	<u>2.178</u>	40%	<u>1.980</u>	1.980	39%
3. NET NEW CLAIMS COST					
1. WSIB Administrative	0.484		0.456		
2. Legislative Obligations	0.259		0.225		
3. Accident Prevention	0.186		0.163		
	<u>0.930</u>		<u>0.844</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.112		
b. Transfer Charge	0.040		0.145		
	<u>0.970</u>	18%	<u>0.877</u>	0.877	17%
5. NET OVERHEAD EXPENSES					
	<u>2.245</u>	42%	<u>2.215</u>	2.215	44%
C. UNFUNDED LIABILITY					
	<u>5.39</u>	100%	<u>5.07</u>	5.07	100%
D. TOTAL PREMIUM RATE (A+B+C)					

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 119 : OTHER MINES *

(CLASS B : MINING AND RELATED INDUSTRIES)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.610			
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.283			
b. Transfer Charge	0.330			
3. NET NEW CLAIMS COST	1.657	40%	1.508	39%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.405			
2. Legislative Obligations	0.225			
3. Accident Prevention	0.164			
4. TOTAL OVERHEAD EXPENSES	0.794			
a. Relief	0.034			
b. Transfer Charge	0.000			
5. NET OVERHEAD EXPENSES	0.761	18%	0.680	18%
C. UNFUNDED LIABILITY	1.709	41%	1.682	43%
D. TOTAL PREMIUM RATE (A+B+C)	4.13	100%	3.87	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 131 : QUARRYING *

(CLASS B : MINING AND RELATED INDUSTRIES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge	1.923	40%	2.231		39%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge	0.874	18%	0.975		17%
5. NET OVERHEAD EXPENSES	1.983	41%	2.494		44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	4.78	100%	5.70		100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 134 : SAND AND GRAVEL PITS *

(CLASS B : MINING AND RELATED INDUSTRIES)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST			3.151	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief				
b. Transfer Charge			0.804	
3. NET NEW CLAIMS COST	2.932	41%	0.960	46%
B. OVERHEAD EXPENSES			3.307	
1. WSIB Administrative			0.647	
2. Legislative Obligations			0.107	
3. Accident Prevention			0.206	
4. TOTAL OVERHEAD EXPENSES			0.960	
a. Relief			0.000	
b. Transfer Charge			0.334	
5. NET OVERHEAD EXPENSES	1.276	18%	1.294	18%
C. UNFUNDED LIABILITY	3.022	42%	2.558	36%
D. TOTAL PREMIUM RATE (A+B+C)	7.23	100%	7.16	100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings

CLASS B : MINING AND RELATED INDUSTRIES

Rate Group	Description	New		Overhead	Unfunded Liability	Premium Rate
		Claims Cost				
110	* GOLD MINES	2.22		0.98	2.29	5.49
113	* NICKEL MINES	2.18		0.97	2.25	5.39
119	* OTHER MINES	1.66		0.76	1.71	4.13
131	* QUARRYING	1.92		0.87	1.98	4.78
134	* SAND AND GRAVEL PITS	2.93		1.28	3.02	7.23
	CLASS B	2.17		0.97	2.23	5.36

Section C

Class C : Other Primary Industries

Supporting Rate Exhibits

1999 PREMIUM RATES

Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

CLASS C : OTHER PRIMARY INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$818,429,142	\$52,500	\$22,646	36,140	2,014	5.57%
1994	\$820,266,810	\$53,900	\$22,374	36,661	1,902	5.19%
1995	\$850,445,674	\$55,400	\$22,400	37,967	1,834	4.83%
1996	\$867,108,534	\$55,600	\$22,999	37,702	1,689	4.48%
1997	\$892,319,419	\$56,100	\$23,571	37,857	1,728	4.56%
1998	\$965,756,366	\$58,200	\$24,679	39,133	1,746	4.46%
1999	\$1,007,332,666	\$59,200	\$24,926	40,414	1,761	4.36%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 159 : LIVESTOCK FARMS

(CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$101,453,912	\$52,500	\$19,990	5,075	241	4.75%
1994	\$100,182,095	\$53,900	\$20,451	4,899	251	5.12%
1995	\$98,083,080	\$55,400	\$20,612	4,759	211	4.43%
1996	\$97,660,269	\$55,600	\$21,601	4,521	194	4.29%
1997	\$92,641,480	\$56,100	\$22,146	4,183	189	4.52%
1998	\$100,265,776	\$58,200	\$23,187	4,324	189	4.37%
1999	\$104,582,269	\$59,200	\$23,419	4,466	189	4.23%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 165 : POULTRY AND EGG FARMS

(CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$68,727,448	\$52,500	\$21,097	3,258	135	4.14%
1994	\$71,500,440	\$53,900	\$21,578	3,314	133	4.01%
1995	\$71,973,927	\$55,400	\$21,723	3,313	126	3.80%
1996	\$73,343,221	\$55,600	\$20,825	3,522	83	2.36%
1997	\$74,540,332	\$56,100	\$23,436	3,181	73	2.30%
1998	\$80,674,923	\$58,200	\$24,538	3,288	70	2.13%
1999	\$84,148,019	\$59,200	\$24,783	3,395	67	1.97%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 167 : FIELD CROP FARMS *

(CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$49,487,033	\$52,500	\$23,059	2,146	68	3.17%
1994	\$48,652,647	\$53,900	\$24,027	2,025	70	3.46%
1995	\$50,030,467	\$55,400	\$21,117	2,369	69	2.91%
1996	\$53,178,752	\$55,600	\$24,643	2,158	69	3.20%
1997	\$53,447,237	\$56,100	\$24,998	2,138	68	3.18%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 169 : FRUIT AND OTHER VEGETABLE FARMS

(CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$85,048,855	\$52,500	\$20,076	4,236	150	3.54%
1994	\$86,931,790	\$53,900	\$19,660	4,422	148	3.35%
1995	\$92,166,187	\$55,400	\$20,118	4,581	144	3.14%
1996	\$91,449,623	\$55,600	\$20,301	4,505	145	3.22%
1997	\$92,981,604	\$56,100	\$20,851	4,459	134	3.00%
1998	\$100,633,892	\$58,200	\$21,831	4,610	131	2.84%
1999	\$104,966,232	\$59,200	\$22,050	4,760	130	2.73%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 174 : TOBACCO FARMS

(CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$84,138,981	\$52,500	\$23,692	3,551	271	7.63%
1994	\$68,131,710	\$53,900	\$22,194	3,070	175	5.70%
1995	\$80,235,780	\$55,400	\$23,430	3,424	191	5.58%
1996	\$70,073,713	\$55,600	\$24,208	2,895	137	4.73%
1997	\$74,698,951	\$56,100	\$24,583	3,039	188	6.19%
1998	\$80,846,596	\$58,200	\$25,739	3,141	186	5.92%
1999	\$84,327,083	\$59,200	\$25,996	3,244	184	5.67%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 177 : MUSHROOM FARMS *

(CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling	Floor				
1993	\$35,002,972	\$52,500		\$18,302	1,913	79	4.13%
1994	\$37,131,818	\$53,900		\$20,589	1,803	131	7.26%
1995	\$39,994,096	\$55,400		\$19,480	2,053	105	5.11%
1996	\$42,824,394	\$55,600		\$19,009	2,253	100	4.44%
1997	\$41,589,588	\$56,100		\$19,944	2,085	94	4.51%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 181 : FISHING AND MISCELLANEOUS FARMING

(CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Maximum Insurable Earnings			Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling					
1993	\$140,739,272	\$52,500	\$21,894	6,428	320	4.98%	
1994	\$148,622,462	\$53,900	\$20,440	7,271	321	4.41%	
1995	\$156,833,328	\$55,400	\$21,523	7,287	351	4.82%	
1996	\$166,117,835	\$55,600	\$22,251	7,466	359	4.81%	
1997	\$179,169,180	\$56,100	\$22,209	8,067	361	4.47%	
1998	\$193,914,615	\$58,200	\$23,253	8,339	375	4.50%	
1999	\$202,262,737	\$59,200	\$23,485	8,612	390	4.53%	

1999 PREMIUM RATES
 Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 184 : VETERINARY AND AGRICULTURAL SERVICES *

(CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$63,996,126	\$52,500	\$23,552	2,717	89	3.28%
1994	\$69,206,558	\$53,900	\$23,381	2,960	97	3.28%
1995	\$73,939,723	\$55,400	\$22,866	3,234	103	3.19%
1996	\$77,826,412	\$55,600	\$24,942	3,120	84	2.69%
1997	\$83,654,839	\$56,100	\$24,977	3,349	117	3.49%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 190 : LANDSCAPING AND RELATED SERVICES

(CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$189,834,543	\$52,500	\$27,854	6,815	661	9.70%
1994	\$189,907,290	\$53,900	\$27,531	6,898	576	8.35%
1995	\$187,189,086	\$55,400	\$26,948	6,946	534	7.69%
1996	\$194,634,315	\$55,600	\$26,798	7,263	518	7.13%
1997	\$199,596,208	\$56,100	\$27,137	7,355	504	6.85%
1998	\$216,022,765	\$58,200	\$28,412	7,603	517	6.80%
1999	\$225,322,655	\$59,200	\$28,696	7,852	523	6.66%

1999 PREMIUM RATES
New Claims Cost By Rate Group

CLASS C : OTHER PRIMARY INDUSTRIES

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
159	LIVESTOCK FARMS	109%	11,699	5.84
165	POULTRY AND EGG FARMS	78%	8,353	1.86
167 *	FIELD CROP FARMS			3.39
169	FRUIT AND OTHER VEGETABLE FARMS	83%	8,950	3.02
174	TOBACCO FARMS	85%	9,111	5.15
177 *	MUSHROOM FARMS			5.28
181	FISHING AND MISCELLANEOUS FARMING	91%	9,799	4.92
184 *	VETERINARY AND AGRICULTURAL SERVICES			2.47
190	LANDSCAPING AND RELATED SERVICES	124%	13,331	8.12
	CLASS C		10,777	4.99

Note

Cost index indicates the relative costliness of the claims
of a rate group as compared to those of its class

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

CLASS C : OTHER PRIMARY INDUSTRIES

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.463	0.638
	Total	0.463	0.638
B.2	Legislative Obligations		
	WSIAT	0.019	0.026
	Office of Worker Advisor	0.012	0.017
	Office of Employer Advisor	0.004	0.005
	OHSA	0.033	0.046
	Mine Rescue	0.000	0.000
	Total	0.069	0.095
B.3	Accident Prevention		
	Safe Workplace Association	0.124	0.124
	Total	0.124	0.124
B.4	TOTAL OVERHEAD EXPENSES	0.656	0.857
	a) Relief	0.004	
	b) Transfer Charge	0.205	
B.5	NET OVERHEAD EXPENSES	0.857	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 159 : LIVESTOCK FARMS

(CLASS C : OTHER PRIMARY INDUSTRIES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.516</u>	<u>0.736</u>
	Total	0.516	0.736
B.2	Legislative Obligations		
	WSIAT	0.021	0.030
	Office of Worker Advisor	0.014	0.020
	Office of Employer Advisor	0.004	0.006
	OHSA	0.046	0.066
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.087	0.122
B.3	Accident Prevention		
	FSA	<u>0.135</u>	<u>0.135</u>
	Total	<u>0.135</u>	<u>0.135</u>
B.4	TOTAL OVERHEAD EXPENSES	0.738	0.994
	a) Relief	0.000	
	b) Transfer Charge	<u>0.257</u>	
B.5	NET OVERHEAD EXPENSES	0.994	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 165 : POULTRY AND EGG FARMS

(CLASS C : OTHER PRIMARY INDUSTRIES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.265</u>	<u>0.229</u>
	Total	0.265	0.229
B.2	Legislative Obligations		
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.007	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.023	0.020
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.044	0.038
B.3	Accident Prevention		
	FSA	<u>0.084</u>	<u>0.084</u>
	Total	<u>0.084</u>	<u>0.084</u>
B.4	TOTAL OVERHEAD EXPENSES	0.394	0.352
	a) Relief	0.042	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.352	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 167 : FIELD CROP FARMS *

(CLASS C : OTHER PRIMARY INDUSTRIES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		.
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	FSA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.599
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.599	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 169 : FRUIT AND OTHER VEGETABLE FARMS

(CLASS C : OTHER PRIMARY INDUSTRIES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.338</u>	<u>0.377</u>
	Total	0.338	0.377
B.2	Legislative Obligations		
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.009	0.010
	Office of Employer Advisor	0.003	0.003
	OHSA	0.030	0.034
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.057	0.062
B.3	Accident Prevention		
	FSA	<u>0.099</u>	<u>0.099</u>
	Total	<u>0.099</u>	<u>0.099</u>
B.4	TOTAL OVERHEAD EXPENSES	0.494	0.539
	a) Relief	0.000	
	b) Transfer Charge	<u>0.045</u>	
B.5	NET OVERHEAD EXPENSES	0.539	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 174 : TOBACCO FARMS

(CLASS C : OTHER PRIMARY INDUSTRIES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.473</u>	<u>0.648</u>
	Total	0.473	0.648
B.2	Legislative Obligations		
	WSIAT	0.020	0.027
	Office of Worker Advisor	0.013	0.017
	Office of Employer Advisor	0.004	0.006
	OHSA	0.042	0.058
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.079	0.108
B.3	Accident Prevention		
	FSA	<u>0.126</u>	<u>0.126</u>
	Total	<u>0.126</u>	<u>0.126</u>
B.4	TOTAL OVERHEAD EXPENSES	0.678	0.883
	a) Relief	0.000	
	b) Transfer Charge	<u>0.205</u>	
B.5	NET OVERHEAD EXPENSES	0.883	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 177 : MUSHROOM FARMS *

(CLASS C : OTHER PRIMARY INDUSTRIES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	FSA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.904
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.904	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 181 : FISHING AND MISCELLANEOUS FARMING

(CLASS C : OTHER PRIMARY INDUSTRIES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.458	0.670
	Total	0.458	0.670
B.2	Legislative Obligations		
	WSIAT	0.019	0.028
	Office of Worker Advisor	0.012	0.018
	Office of Employer Advisor	0.004	0.006
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Total	0.036	0.051
B.3	Accident Prevention		
	FSA	0.123	0.123
	Total	0.123	0.123
B.4	TOTAL OVERHEAD EXPENSES	0.617	0.846
	a) Relief	0.000	
	b) Transfer Charge	0.229	
B.5	NET OVERHEAD EXPENSES	0.846	

**1999 PREMIUM RATES
 SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 184 : VETERINARY AND AGRICULTURAL SERVICES *

(CLASS C : OTHER PRIMARY INDUSTRIES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	FSA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.450
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.450	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 190 : LANDSCAPING AND RELATED SERVICES

(CLASS C : OTHER PRIMARY INDUSTRIES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.660	1.027
	Total	0.660	1.027
B.2	Legislative Obligations		
	WSIAT	0.027	0.042
	Office of Worker Advisor	0.018	0.027
	Office of Employer Advisor	0.006	0.009
	OHSA	0.059	0.092
	Mine Rescue	0.000	0.000
	Total	0.111	0.171
B.3	Accident Prevention		
	FSA	0.163	0.163
	Total	0.163	0.163
B.4	TOTAL OVERHEAD EXPENSES	0.934	1.362
	a) Relief	0.000	
	b) Transfer Charge	0.428	
B.5	NET OVERHEAD EXPENSES	1.362	

1999 PREMIUM RATE COMPONENTS

CLASS C : OTHER PRIMARY INDUSTRIES

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.903		1.945	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.255		0.396	
b. Transfer Charge	0.390		0.593	
3. NET NEW CLAIMS COST	<u>2.037</u>	41%	<u>2.142</u>	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.463		0.480	
2. Legislative Obligations	0.069		0.072	
3. Accident Prevention	0.124		0.136	
4. TOTAL OVERHEAD EXPENSES	<u>0.656</u>		<u>0.687</u>	
a. Relief	0.004		0.035	
b. Transfer Charge	0.205		0.223	
5. NET OVERHEAD EXPENSES	<u>0.857</u>	17%	<u>0.875</u>	16%
C. UNFUNDED LIABILITY	2.098	42%	2.333	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.99</u></u>	<u>100%</u>	<u><u>5.35</u></u>	<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 159 : LIVESTOCK FARMS

(CLASS C : OTHER PRIMARY INDUSTRIES)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.137		2.047	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.187		0.265	
b. Transfer Charge	0.438		0.624	
	<u>2.388</u>	41%	<u>2.406</u>	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.516		0.519	
2. Legislative Obligations	0.087		0.086	
3. Accident Prevention	0.135		0.144	
	<u>0.738</u>		<u>0.749</u>	
4. TOTAL OVERHEAD EXPENSES				
a. Relief	0.000		0.024	
b. Transfer Charge	0.257		0.285	
	<u>0.994</u>	17%	<u>1.011</u>	17%
5. NET OVERHEAD EXPENSES	0.994	42%	1.011	43%
C. UNFUNDED LIABILITY	<u>2.458</u>		<u>2.583</u>	
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>5.84</u></u>	<u>100%</u>	<u><u>6.00</u></u>	<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 165 : POULTRY AND EGG FARMS

(CLASS C : OTHER PRIMARY INDUSTRIES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.671		0.749		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.066		0.130		
b. Transfer Charge	0.137		0.228		
	<u>0.742</u>	40%	<u>0.848</u>	0.848	39%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.265		0.287		
2. Legislative Obligations	0.044		0.047		
3. Accident Prevention	0.084		0.094		
	<u>0.394</u>		<u>0.429</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.042		0.029		
b. Transfer Charge	0.000		0.000		
	<u>0.352</u>		<u>0.399</u>		
5. NET OVERHEAD EXPENSES	0.352	19%	0.399	0.399	18%
	<u>0.766</u>	41%	<u>0.913</u>	0.913	42%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.86</u>	100%	<u>2.16</u>	2.16	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 167 : FIELD CROP FARMS *

(CLASS C : OTHER PRIMARY INDUSTRIES)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST				
2. Second Injury Enhancement Fund (SIEF)				
a. Relief				
b. Transfer Charge				
3. NET NEW CLAIMS COST	1.375	41%	1.354	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative				
2. Legislative Obligations				
3. Accident Prevention				
4. TOTAL OVERHEAD EXPENSES				
a. Relief				
b. Transfer Charge				
5. NET OVERHEAD EXPENSES	0.599	18%	0.597	17%
C. UNFUNDED LIABILITY	1.417	42%	1.459	43%
D. TOTAL PREMIUM RATE (A+B+C)	3.39	100%	3.41	100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 169 : FRUIT AND OTHER VEGETABLE FARMS

(CLASS C : OTHER PRIMARY INDUSTRIES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.119		1.195		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.127		0.185		
b. Transfer Charge	0.229		0.364		
	<u>1.222</u>	40%	<u>1.374</u>	40%	
3. NET NEW CLAIMS COST					
a. Relief	0.338		0.365		
b. Transfer Charge	0.057		0.060		
c. Legislative Obligations	0.099		0.111		
d. Accident Prevention	<u>0.494</u>		<u>0.537</u>		
4. TOTAL OVERHEAD EXPENSES	0.000		0.054		
a. Relief	0.045		0.122		
b. Transfer Charge	<u>0.539</u>		<u>0.606</u>		
5. NET OVERHEAD EXPENSES					
	0.539	18%	0.606	18%	
	<u>1.259</u>	42%	<u>1.480</u>	43%	
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>3.02</u>	100%	<u>3.46</u>	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 174 : TOBACCO FARMS

(CLASS C : OTHER PRIMARY INDUSTRIES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.009		1.722		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.318		0.319		
b. Transfer Charge	0.411		0.525		
	<u>2.102</u>	41%	<u>1.928</u>	1.928	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.473		0.448		
2. Legislative Obligations	0.079		0.074		
3. Accident Prevention	0.126		0.129		
4. TOTAL OVERHEAD EXPENSES	<u>0.678</u>		<u>0.651</u>		
a. Relief	0.000		0.049		
b. Transfer Charge	0.205		0.221		
5. NET OVERHEAD EXPENSES	<u>0.883</u>	17%	<u>0.823</u>	0.823	17%
C. UNFUNDED LIABILITY					
	<u>2.165</u>	42%	<u>2.079</u>	2.079	43%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>5.15</u></u>	<u>100%</u>	<u><u>4.83</u></u>		<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 177 : MUSHROOM FARMS *

(CLASS C : OTHER PRIMARY INDUSTRIES)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST				
2. Second Injury Enhancement Fund (SIEF)				
a. Relief				
b. Transfer Charge				
3. NET NEW CLAIMS COST	2.156	41%	1.937	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative				
2. Legislative Obligations				
3. Accident Prevention				
4. TOTAL OVERHEAD EXPENSES				
a. Relief				
b. Transfer Charge				
5. NET OVERHEAD EXPENSES	0.904	17%	0.826	17%
C. UNFUNDED LIABILITY	2.220	42%	2.086	43%
D. TOTAL PREMIUM RATE (A+B+C)	5.28	100%	4.85	100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 181 : FISHING AND MISCELLANEOUS FARMING

(CLASS C : OTHER PRIMARY INDUSTRIES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.908		1.874		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.292		0.385		
b. Transfer Charge	0.391		0.571		
	<u>2.007</u>	41%	<u>2.061</u>	2.061	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.458		0.467		
2. Legislative Obligations	0.036		0.036		
3. Accident Prevention	0.123		0.133		
	<u>0.617</u>		<u>0.636</u>		
4. TOTAL OVERHEAD EXPENSES	0.000		0.027		
a. Relief	0.229		0.265		
b. Transfer Charge	0.846		0.874		
	<u>0.846</u>	17%	<u>0.874</u>	0.874	17%
5. NET OVERHEAD EXPENSES	2.067	42%	2.215	2.215	43%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>4.92</u>	100%	<u>5.15</u>	5.15	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 184 : VETERINARY AND AGRICULTURAL SERVICES *

(CLASS C : OTHER PRIMARY INDUSTRIES)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST				
2. Second Injury Enhancement Fund (SIEF)				
a. Relief				
b. Transfer Charge				
3. NET NEW CLAIMS COST	0.994	40%	1.017	39%
B. OVERHEAD EXPENSES				
1. WSIB Administrative				
2. Legislative Obligations				
3. Accident Prevention				
4. TOTAL OVERHEAD EXPENSES				
a. Relief				
b. Transfer Charge				
5. NET OVERHEAD EXPENSES	0.450	18%	0.466	18%
C. UNFUNDED LIABILITY	1.025	42%	1.097	43%
D. TOTAL PREMIUM RATE (A+B+C)	2.47	100%	2.58	100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 190 : LANDSCAPING AND RELATED SERVICES

(CLASS C : OTHER PRIMARY INDUSTRIES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	3.125		3.523		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.434		0.845		
b. Transfer Charge	0.640		1.074		
	<u>3.330</u>	41%	<u>3.753</u>	3.753	43%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.660		0.719		
2. Legislative Obligations	0.111		0.119		
3. Accident Prevention	0.163		0.186		
4. TOTAL OVERHEAD EXPENSES	<u>0.934</u>		<u>1.025</u>		
a. Relief	0.000		0.000		
b. Transfer Charge	0.428		0.366		
	<u>1.362</u>	17%	<u>1.391</u>	1.391	16%
5. NET OVERHEAD EXPENSES	<u>3.427</u>	42%	<u>3.646</u>	3.646	41%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>8.12</u></u>	100%	<u><u>8.79</u></u>		100%

1999 PREMIUM RATES
Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings

CLASS C : OTHER PRIMARY INDUSTRIES

Rate Group	Description	New Claims Cost	Overhead	Unfunded Liability	Premium Rate
159	LIVESTOCK FARMS	2.39	0.99	2.46	5.84
165	POULTRY AND EGG FARMS	0.74	0.35	0.77	1.86
167	* FIELD CROP FARMS	1.37	0.60	1.42	3.39
169	FRUIT AND OTHER VEGETABLE FARMS	1.22	0.54	1.26	3.02
174	TOBACCO FARMS	2.10	0.88	2.16	5.15
177	* MUSHROOM FARMS	2.16	0.90	2.22	5.28
181	FISHING AND MISCELLANEOUS FARMING	2.01	0.85	2.07	4.92
184	* VETERINARY AND AGRICULTURAL SERVICES	0.99	0.45	1.03	2.47
190	LANDSCAPING AND RELATED SERVICES	3.33	1.36	3.43	8.12
CLASS C		2.04	0.86	2.10	4.99

Section D

Class D : Manufacturing

Supporting Rate Exhibits

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

CLASS D : MANUFACTURING

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$26,779,474,613	\$52,500	\$30,918	866,144	39,476	4.56%
1994	\$28,345,882,816	\$53,900	\$30,832	919,378	40,686	4.43%
1995	\$29,777,225,653	\$55,400	\$31,367	949,315	40,156	4.23%
1996	\$30,566,141,334	\$55,600	\$31,700	964,239	33,506	3.47%
1997	\$32,427,195,205	\$56,100	\$31,872	1,017,422	32,741	3.22%
1998	\$34,627,404,097	\$58,200	\$33,115	1,045,674	32,447	3.10%
1999	\$36,621,421,295	\$59,200	\$34,141	1,072,637	32,358	3.02%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 207 : MEAT AND FISH PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$338,063,156	\$52,500	\$30,163	11,208	1,003	8.95%
1994	\$356,628,188	\$53,900	\$30,125	11,838	1,038	8.77%
1995	\$359,110,570	\$55,400	\$29,684	12,098	1,009	8.34%
1996	\$349,346,829	\$55,600	\$29,250	11,944	800	6.70%
1997	\$341,018,155	\$56,100	\$29,006	11,757	661	5.62%
1998	\$364,156,486	\$58,200	\$30,138	12,083	653	5.40%
1999	\$385,126,418	\$59,200	\$31,072	12,395	652	5.26%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 210 : POULTRY PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$176,054,150	\$52,500	\$25,605	6,876	467	6.79%
1994	\$187,064,223	\$53,900	\$25,843	7,239	491	6.78%
1995	\$191,177,578	\$55,400	\$26,594	7,189	440	6.12%
1996	\$197,801,360	\$55,600	\$26,732	7,399	359	4.85%
1997	\$215,621,012	\$56,100	\$25,628	8,414	380	4.52%
1998	\$230,251,055	\$58,200	\$26,627	8,647	375	4.34%
1999	\$243,510,050	\$59,200	\$27,453	8,870	374	4.22%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 214 : FRUIT AND VEGETABLE PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$241,472,790	\$52,500	\$25,868	9,335	410	4.39%
1994	\$249,792,930	\$53,900	\$24,877	10,041	452	4.50%
1995	\$254,767,120	\$55,400	\$25,348	10,051	480	4.78%
1996	\$263,875,648	\$55,600	\$24,912	10,592	391	3.69%
1997	\$281,463,263	\$56,100	\$26,582	10,589	373	3.52%
1998	\$300,560,751	\$58,200	\$27,618	10,883	367	3.37%
1999	\$317,868,526	\$59,200	\$28,474	11,163	365	3.27%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 216 : DAIRY PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$271,037,506	\$52,500	\$33,130	8,181	381	4.66%
1994	\$273,047,398	\$53,900	\$31,781	8,592	296	3.45%
1995	\$298,431,468	\$55,400	\$31,416	9,499	274	2.88%
1996	\$270,884,594	\$55,600	\$32,882	8,238	264	3.20%
1997	\$271,258,683	\$56,100	\$33,081	8,200	238	2.90%
1998	\$289,663,783	\$58,200	\$34,371	8,428	231	2.74%
1999	\$306,344,056	\$59,200	\$35,437	8,645	228	2.64%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 219 : BISCUITS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$141,619,754	\$52,500	\$28,822	4,914	227	4.62%
1994	\$146,631,908	\$53,900	\$28,952	5,065	274	5.41%
1995	\$151,354,239	\$55,400	\$30,049	5,037	171	3.39%
1996	\$150,185,535	\$55,600	\$29,628	5,069	142	2.80%
1997	\$153,163,407	\$56,100	\$28,133	5,444	126	2.31%
1998	\$163,555,656	\$58,200	\$29,230	5,595	125	2.23%
1999	\$172,974,000	\$59,200	\$30,136	5,740	125	2.18%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 220 : OTHER BAKERY PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$276,668,369	\$52,500	\$25,842	10,706	544	5.08%
1994	\$278,565,985	\$53,900	\$24,985	11,149	599	5.37%
1995	\$258,730,984	\$55,400	\$24,965	10,364	467	4.51%
1996	\$255,586,483	\$55,600	\$25,611	9,980	369	3.70%
1997	\$252,589,449	\$56,100	\$25,425	9,935	330	3.32%
1998	\$269,727,828	\$58,200	\$26,416	10,211	327	3.20%
1999	\$285,260,090	\$59,200	\$27,235	10,474	326	3.11%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 222 : CONFECTIONERY

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$195,388,613	\$52,500	\$27,043	7,225	297	4.11%
1994	\$214,786,752	\$53,900	\$27,192	7,899	224	2.84%
1995	\$216,352,368	\$55,400	\$28,036	7,717	191	2.48%
1996	\$217,892,716	\$55,600	\$27,998	7,782	188	2.42%
1997	\$230,279,381	\$56,100	\$30,192	7,627	129	1.69%
1998	\$245,904,005	\$58,200	\$31,370	7,839	131	1.67%
1999	\$260,064,374	\$59,200	\$32,342	8,041	134	1.67%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 223 : OTHER FOOD PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$311,534,238	\$52,500	\$26,034	11,966	392	3.28%
1994	\$294,503,315	\$53,900	\$26,864	10,963	402	3.67%
1995	\$286,971,662	\$55,400	\$26,158	10,971	433	3.95%
1996	\$304,262,057	\$55,600	\$26,471	11,494	353	3.07%
1997	\$311,712,540	\$56,100	\$26,744	11,655	311	2.67%
1998	\$332,862,464	\$58,200	\$27,787	11,979	306	2.55%
1999	\$352,030,331	\$59,200	\$28,648	12,288	304	2.47%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 224 : SNACK FOODS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$75,085,530	\$52,500	\$29,622	2,535	105	4.14%
1994	\$75,222,939	\$53,900	\$28,126	2,674	114	4.26%
1995	\$77,193,814	\$55,400	\$29,916	2,580	134	5.19%
1996	\$79,841,887	\$55,600	\$31,025	2,574	115	4.47%
1997	\$76,967,598	\$56,100	\$29,217	2,634	121	4.59%
1998	\$82,189,906	\$58,200	\$30,356	2,708	122	4.51%
1999	\$86,922,807	\$59,200	\$31,297	2,777	122	4.39%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 226 : CRUSHED AND GROUND FOODS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$489,970,558	\$52,500	\$32,830	14,925	409	2.74%
1994	\$501,301,822	\$53,900	\$33,955	14,764	411	2.78%
1995	\$491,899,234	\$55,400	\$34,362	14,315	396	2.77%
1996	\$509,159,640	\$55,600	\$34,048	14,954	392	2.62%
1997	\$542,627,947	\$56,100	\$35,101	15,459	335	2.17%
1998	\$579,445,650	\$58,200	\$36,470	15,888	343	2.16%
1999	\$612,812,996	\$59,200	\$37,601	16,298	348	2.14%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 230 : DISTILLERY AND WINE PRODUCTS *

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$95,698,896	\$52,500	\$38,354	2,495	112	4.49%
1994	\$91,481,732	\$53,900	\$37,205	2,459	89	3.62%
1995	\$86,656,210	\$55,400	\$38,675	2,241	63	2.81%
1996	\$83,405,760	\$55,600	\$35,809	2,329	51	2.19%
1997	\$87,042,277	\$56,100	\$33,601	2,590	53	2.05%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 231 : SOFT DRINK AND BREWERY PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$341,330,350	\$52,500	\$37,641	9,068	673	7.42%
1994	\$346,215,313	\$53,900	\$36,994	9,359	590	6.30%
1995	\$351,588,183	\$55,400	\$38,279	9,185	554	6.03%
1996	\$338,565,637	\$55,600	\$38,757	8,736	447	5.12%
1997	\$346,798,396	\$56,100	\$38,429	9,024	408	4.52%
1998	\$370,328,921	\$58,200	\$39,928	9,275	406	4.38%
1999	\$391,654,292	\$59,200	\$41,166	9,514	407	4.28%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 237 : TIRES AND TUBES

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$132,838,985	\$52,500	\$36,113	3,678	186	5.06%
1994	\$131,459,618	\$53,900	\$35,576	3,695	159	4.30%
1995	\$132,726,135	\$55,400	\$36,094	3,677	200	5.44%
1996	\$130,299,401	\$55,600	\$37,998	3,429	172	5.02%
1997	\$130,070,238	\$56,100	\$37,473	3,471	164	4.72%
1998	\$138,895,599	\$58,200	\$38,934	3,567	166	4.65%
1999	\$146,893,894	\$59,200	\$40,141	3,659	168	4.59%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 238 : OTHER RUBBER PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$217,107,180	\$52,500	\$27,653	7,851	442	5.63%
1994	\$251,134,410	\$53,900	\$27,969	8,979	527	5.87%
1995	\$271,138,166	\$55,400	\$28,702	9,447	522	5.53%
1996	\$275,873,331	\$55,600	\$29,980	9,202	401	4.36%
1997	\$297,375,066	\$56,100	\$30,831	9,645	348	3.61%
1998	\$317,552,182	\$58,200	\$32,034	9,913	343	3.46%
1999	\$335,838,407	\$59,200	\$33,027	10,169	341	3.35%

1999 PREMIUM RATES
 Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 256 : PLASTIC BAGS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$101,216,057	\$52,500	\$26,206	3,862	176	4.56%
1994	\$95,569,976	\$53,900	\$26,739	3,574	168	4.70%
1995	\$102,588,059	\$55,400	\$26,492	3,872	168	4.34%
1996	\$109,403,482	\$55,600	\$25,757	4,248	161	3.79%
1997	\$113,635,003	\$56,100	\$26,274	4,325	166	3.84%
1998	\$121,345,221	\$58,200	\$27,298	4,445	167	3.76%
1999	\$128,332,879	\$59,200	\$28,145	4,560	167	3.66%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 258 : FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$129,577,308	\$52,500	\$23,090	5,612	305	5.44%
1994	\$140,415,465	\$53,900	\$24,193	5,804	316	5.44%
1995	\$137,806,742	\$55,400	\$26,144	5,271	210	3.98%
1996	\$143,112,820	\$55,600	\$26,031	5,498	147	2.67%
1997	\$156,971,262	\$56,100	\$24,655	6,367	164	2.58%
1998	\$167,621,877	\$58,200	\$25,616	6,544	159	2.43%
1999	\$177,274,374	\$59,200	\$26,410	6,712	156	2.32%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 260 : PLASTIC PIPES AND FITTINGS *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$50,434,536	\$52,500	\$26,502	1,903	102	5.36%
1994	\$54,337,335	\$53,900	\$24,012	2,263	103	4.55%
1995	\$57,486,799	\$55,400	\$24,673	2,330	113	4.85%
1996	\$61,567,796	\$55,600	\$26,262	2,344	92	3.92%
1997	\$67,881,760	\$56,100	\$27,302	2,486	73	2.94%

1999 PREMIUM RATES
 Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 261 : PLASTIC FILM AND SHEETING

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$126,364,224	\$52,500	\$26,307	4,803	153	3.19%
1994	\$140,030,708	\$53,900	\$26,725	5,240	161	3.07%
1995	\$142,653,098	\$55,400	\$27,660	5,157	153	2.97%
1996	\$148,126,648	\$55,600	\$28,032	5,284	137	2.59%
1997	\$156,380,462	\$56,100	\$27,856	5,614	129	2.30%
1998	\$166,990,991	\$58,200	\$28,942	5,770	129	2.24%
1999	\$176,607,158	\$59,200	\$29,840	5,919	130	2.20%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 263 : OTHER PLASTIC PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$516,890,061	\$52,500	\$23,672	21,836	1,179	5.40%
1994	\$536,644,235	\$53,900	\$23,574	22,764	1,218	5.35%
1995	\$528,630,888	\$55,400	\$23,705	22,300	1,072	4.81%
1996	\$556,094,757	\$55,600	\$23,762	23,403	878	3.75%
1997	\$617,508,415	\$56,100	\$24,013	25,715	886	3.45%
1998	\$659,406,812	\$58,200	\$24,950	26,429	872	3.30%
1999	\$697,378,718	\$59,200	\$25,723	27,111	875	3.23%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 273 : TANNERIES AND LEATHER PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$134,114,648	\$52,500	\$19,172	6,995	226	3.23%
1994	\$134,126,157	\$53,900	\$20,844	6,435	241	3.75%
1995	\$121,281,451	\$55,400	\$21,900	5,538	221	3.99%
1996	\$116,713,400	\$55,600	\$22,881	5,101	134	2.63%
1997	\$119,880,183	\$56,100	\$22,452	5,340	114	2.14%
1998	\$128,014,141	\$58,200	\$23,327	5,488	110	2.00%
1999	\$135,385,828	\$59,200	\$24,050	5,629	109	1.94%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 275 : SPUN YARN, CLOTHS, AND FABRICS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$76,799,073	\$52,500	\$22,695	3,384	156	4.61%
1994	\$85,304,765	\$53,900	\$22,820	3,738	176	4.71%
1995	\$84,319,652	\$55,400	\$21,401	3,940	128	3.25%
1996	\$81,713,154	\$55,600	\$22,460	3,638	100	2.75%
1997	\$87,997,417	\$56,100	\$22,103	3,981	106	2.66%
1998	\$93,968,106	\$58,200	\$22,965	4,092	106	2.59%
1999	\$99,379,254	\$59,200	\$23,677	4,197	106	2.53%

1999 PREMIUM RATES

Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 281 : FIBRES AND FILAMENT YARNS *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1993	\$209,843,051	\$52,500		\$30,322	6,920	122	1.76%
1994	\$217,990,891	\$53,900		\$29,140	7,481	108	1.44%
1995	\$222,027,203	\$55,400		\$28,601	7,763	91	1.17%
1996	\$196,471,306	\$55,600		\$30,765	6,386	85	1.33%
1997	\$182,357,463	\$56,100		\$30,749	5,930	84	1.42%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 287 : CARPETS, MATS, AND RUGS *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$39,063,629	\$52,500	\$25,705	1,520	110	7.24%
1994	\$45,207,178	\$53,900	\$26,208	1,725	123	7.13%
1995	\$45,487,858	\$55,400	\$26,671	1,705	96	5.63%
1996	\$50,750,125	\$55,600	\$26,730	1,899	91	4.79%
1997	\$42,761,076	\$56,100	\$27,513	1,554	54	3.47%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 289 : CANVAS AND OTHER TEXTILE PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$95,335,501	\$52,500	\$20,759	4,592	176	3.83%
1994	\$96,569,374	\$53,900	\$20,650	4,677	179	3.83%
1995	\$95,076,071	\$55,400	\$20,582	4,619	169	3.66%
1996	\$92,050,109	\$55,600	\$21,525	4,276	125	2.92%
1997	\$95,405,408	\$56,100	\$20,660	4,618	141	3.05%
1998	\$101,878,735	\$58,200	\$21,466	4,746	141	2.97%
1999	\$107,745,416	\$59,200	\$22,131	4,869	141	2.90%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 294 : PROCESSED TEXTILE PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$96,886,235	\$52,500	\$23,334	4,152	165	3.97%
1994	\$98,623,912	\$53,900	\$23,145	4,261	145	3.40%
1995	\$111,711,543	\$55,400	\$23,264	4,802	215	4.48%
1996	\$114,296,976	\$55,600	\$23,623	4,838	160	3.31%
1997	\$122,656,781	\$56,100	\$24,196	5,069	140	2.76%
1998	\$130,979,133	\$58,200	\$25,139	5,210	137	2.63%
1999	\$138,521,560	\$59,200	\$25,919	5,344	136	2.54%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 301 : CLOTHING

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$433,571,777	\$52,500	\$18,757	23,115	593	2.57%
1994	\$438,148,311	\$53,900	\$19,295	22,708	609	2.68%
1995	\$451,201,655	\$55,400	\$19,902	22,671	621	2.74%
1996	\$451,878,558	\$55,600	\$20,364	22,190	413	1.86%
1997	\$493,565,354	\$56,100	\$20,758	23,777	382	1.61%
1998	\$527,054,124	\$58,200	\$21,567	24,438	370	1.51%
1999	\$557,404,507	\$59,200	\$22,236	25,068	363	1.45%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 308 : MILLWORK

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$97,369,571	\$52,500	\$24,962	3,901	374	9.59%
1994	\$102,159,003	\$53,900	\$24,517	4,167	357	8.57%
1995	\$102,478,814	\$55,400	\$25,239	4,060	337	8.30%
1996	\$113,065,434	\$55,600	\$24,182	4,676	317	6.78%
1997	\$137,052,544	\$56,100	\$24,344	5,630	415	7.37%
1998	\$146,351,659	\$58,200	\$25,294	5,786	414	7.16%
1999	\$154,779,312	\$59,200	\$26,078	5,935	415	6.99%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 309 : WOODEN DOORS AND WINDOWS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$87,591,636	\$52,500	\$25,982	3,371	193	5.72%
1994	\$97,298,957	\$53,900	\$25,002	3,892	221	5.68%
1995	\$87,845,186	\$55,400	\$26,168	3,357	181	5.39%
1996	\$86,525,430	\$55,600	\$25,143	3,441	165	4.79%
1997	\$99,641,429	\$56,100	\$25,943	3,841	221	5.75%
1998	\$106,402,173	\$58,200	\$26,955	3,947	219	5.55%
1999	\$112,529,336	\$59,200	\$27,790	4,049	218	5.38%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 311 : WOODEN CABINETS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$127,956,363	\$52,500	\$26,696	4,793	235	4.90%
1994	\$134,586,183	\$53,900	\$27,181	4,951	249	5.03%
1995	\$136,590,023	\$55,400	\$26,308	5,192	248	4.78%
1996	\$142,067,778	\$55,600	\$26,192	5,424	245	4.52%
1997	\$161,318,249	\$56,100	\$26,874	6,003	237	3.95%
1998	\$172,263,810	\$58,200	\$27,923	6,169	243	3.94%
1999	\$182,183,612	\$59,200	\$28,788	6,328	245	3.87%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 312 : WOODEN BOXES AND PALLETS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$32,231,784	\$52,500	\$21,354	1,509	123	8.15%
1994	\$37,222,758	\$53,900	\$20,232	1,840	217	11.79%
1995	\$42,652,209	\$55,400	\$21,980	1,941	176	9.07%
1996	\$47,465,711	\$55,600	\$20,813	2,281	191	8.38%
1997	\$53,532,663	\$56,100	\$21,742	2,462	156	6.34%
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1998	\$57,164,893	\$58,200	\$22,590	2,531	158	6.24%
1999	\$60,456,731	\$59,200	\$23,290	2,596	160	6.16%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 317 : OTHER WOOD INDUSTRIES *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$53,453,593	\$52,500	\$23,853	2,241	118	5.27%
1994	\$55,394,315	\$53,900	\$23,617	2,346	111	4.73%
1995	\$62,326,391	\$55,400	\$25,153	2,478	121	4.88%
1996	\$63,389,547	\$55,600	\$23,787	2,665	78	2.93%
1997	\$66,737,531	\$56,100	\$26,281	2,539	73	2.87%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 322 : UPHOLSTERED FURNITURE

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$79,495,678	\$52,500	\$27,200	2,923	200	6.84%
1994	\$79,251,328	\$53,900	\$27,491	2,883	204	7.08%
1995	\$79,742,224	\$55,400	\$29,144	2,736	144	5.26%
1996	\$78,876,370	\$55,600	\$28,173	2,800	107	3.82%
1997	\$81,471,052	\$56,100	\$28,855	2,823	99	3.51%
1998	\$86,998,922	\$58,200	\$29,980	2,902	97	3.34%
1999	\$92,008,751	\$59,200	\$30,909	2,977	96	3.23%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 323 : METAL FURNITURE

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$209,234,321	\$52,500	\$27,096	7,722	348	4.51%
1994	\$236,913,036	\$53,900	\$26,464	8,952	439	4.90%
1995	\$268,661,092	\$55,400	\$27,594	9,736	469	4.82%
1996	\$290,045,897	\$55,600	\$27,832	10,421	352	3.38%
1997	\$326,901,332	\$56,100	\$28,215	11,586	379	3.27%
1998	\$349,081,826	\$58,200	\$29,315	11,908	368	3.09%
1999	\$369,183,684	\$59,200	\$30,224	12,215	363	2.97%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 325 : WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$172,301,807	\$52,500	\$24,699	6,976	413	5.92%
1994	\$194,808,310	\$53,900	\$24,608	7,916	509	6.43%
1995	\$206,587,303	\$55,400	\$24,399	8,467	535	6.32%
1996	\$219,949,712	\$55,600	\$24,301	9,051	481	5.31%
1997	\$252,132,185	\$56,100	\$24,303	10,374	527	5.08%
1998	\$269,239,538	\$58,200	\$25,251	10,663	524	4.91%
1999	\$284,743,682	\$59,200	\$26,034	10,937	526	4.81%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 328 : FURNITURE PARTS AND FIXTURES

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$79,951,587	\$52,500	\$26,579	3,008	166	5.52%
1994	\$87,474,757	\$53,900	\$26,079	3,354	195	5.81%
1995	\$91,340,809	\$55,400	\$24,728	3,694	213	5.77%
1996	\$97,313,103	\$55,600	\$26,396	3,687	132	3.58%
1997	\$115,528,926	\$56,100	\$25,905	4,460	169	3.79%
1998	\$123,367,648	\$58,200	\$26,915	4,584	169	3.69%
1999	\$130,471,767	\$59,200	\$27,750	4,702	169	3.59%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 333 : COMMERCIAL PRINTING

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$947,467,209	\$52,500	\$29,010	32,660	1,071	3.28%
1994	\$980,762,604	\$53,900	\$28,545	34,359	975	2.84%
1995	\$991,047,456	\$55,400	\$28,778	34,438	892	2.59%
1996	\$1,003,024,843	\$55,600	\$29,091	34,479	647	1.88%
1997	\$1,042,315,245	\$56,100	\$30,454	34,226	646	1.89%
1998	\$1,113,037,096	\$58,200	\$31,642	35,176	649	1.84%
1999	\$1,177,131,277	\$59,200	\$32,622	36,083	651	1.80%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 334 : PLATEMAKING, TYPESETTING, AND BINDING

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$196,027,838	\$52,500	\$25,348	7,734	164	2.12%
1994	\$195,743,716	\$53,900	\$26,667	7,340	147	2.00%
1995	\$184,915,481	\$55,400	\$26,778	6,905	117	1.69%
1996	\$192,725,896	\$55,600	\$25,504	7,557	111	1.47%
1997	\$191,544,162	\$56,100	\$27,011	7,091	157	2.21%
1998	\$204,540,573	\$58,200	\$28,064	7,288	154	2.11%
1999	\$216,319,031	\$59,200	\$28,934	7,476	153	2.05%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 335 : PUBLISHING

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$930,651,601	\$52,500	\$29,026	32,063	408	1.27%
1994	\$911,769,657	\$53,900	\$28,886	31,564	376	1.19%
1995	\$918,668,396	\$55,400	\$30,372	30,247	309	1.02%
1996	\$931,100,843	\$55,600	\$31,606	29,460	271	0.92%
1997	\$935,990,311	\$56,100	\$29,263	31,985	272	0.85%
1998	\$999,497,938	\$58,200	\$30,405	32,873	274	0.83%
1999	\$1,057,053,972	\$59,200	\$31,347	33,721	274	0.81%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 338 : FOLDING CARTONS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$111,672,968	\$52,500	\$29,863	3,740	118	3.16%
1994	\$122,609,366	\$53,900	\$27,408	4,473	128	2.86%
1995	\$134,669,666	\$55,400	\$27,261	4,940	148	3.00%
1996	\$143,644,642	\$55,600	\$29,485	4,872	111	2.28%
1997	\$138,653,607	\$56,100	\$28,652	4,839	149	3.08%
1998	\$148,061,356	\$58,200	\$29,769	4,974	147	2.96%
1999	\$156,587,461	\$59,200	\$30,692	5,102	146	2.86%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 341 : PAPER PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$324,212,687	\$52,500	\$29,330	11,054	371	3.36%
1994	\$351,487,803	\$53,900	\$29,735	11,821	364	3.08%
1995	\$369,894,418	\$55,400	\$30,773	12,020	397	3.30%
1996	\$380,054,666	\$55,600	\$31,120	12,213	314	2.57%
1997	\$388,016,222	\$56,100	\$29,394	13,200	347	2.63%
1998	\$414,343,406	\$58,200	\$30,541	13,567	348	2.57%
1999	\$438,203,349	\$59,200	\$31,487	13,917	348	2.50%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 348 : STEEL FOUNDRIES AND FERRO-ALLOYS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$28,434,924	\$52,500	\$24,757	1,149	66	5.75%
1994	\$40,906,388	\$53,900	\$25,205	1,623	162	9.98%
1995	\$51,030,065	\$55,400	\$26,421	1,931	195	10.10%
1996	\$55,656,420	\$55,600	\$27,462	2,027	251	12.38%
1997	\$52,480,304	\$56,100	\$27,993	1,875	176	9.39%
1998	\$56,041,131	\$58,200	\$29,084	1,927	162	8.41%
1999	\$59,268,256	\$59,200	\$29,986	1,977	153	7.74%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 350 : STEEL PIPES AND TUBES

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$130,072,914	\$52,500	\$33,012	3,940	177	4.49%
1994	\$143,861,814	\$53,900	\$30,950	4,648	179	3.85%
1995	\$151,444,862	\$55,400	\$31,875	4,751	214	4.50%
1996	\$153,206,504	\$55,600	\$32,570	4,704	183	3.89%
1997	\$152,876,494	\$56,100	\$34,639	4,413	127	2.88%
1998	\$163,249,276	\$58,200	\$35,989	4,536	127	2.80%
1999	\$172,649,977	\$59,200	\$37,105	4,653	127	2.73%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 352 : OTHER PRIMARY STEEL INDUSTRIES

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$1,215,299,055	\$52,500	\$42,911	28,321	1,245	4.40%
1994	\$1,215,634,064	\$53,900	\$43,669	27,838	1,084	3.89%
1995	\$1,268,559,151	\$55,400	\$44,938	28,229	901	3.19%
1996	\$1,271,448,564	\$55,600	\$44,976	28,270	808	2.86%
1997	\$1,302,387,702	\$56,100	\$46,230	28,172	820	2.91%
1998	\$1,390,755,659	\$58,200	\$48,033	28,954	824	2.85%
1999	\$1,470,842,249	\$59,200	\$49,522	29,701	830	2.79%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 358 : IRON FOUNDRIES

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$153,474,731	\$52,500	\$37,326	4,112	458	11.14%
1994	\$148,607,731	\$53,900	\$34,825	4,267	478	11.20%
1995	\$141,461,966	\$55,400	\$33,493	4,224	403	9.54%
1996	\$113,412,095	\$55,600	\$32,816	3,456	235	6.80%
1997	\$112,517,836	\$56,100	\$29,293	3,841	300	7.81%
1998	\$120,152,253	\$58,200	\$30,435	3,948	298	7.55%
1999	\$127,071,214	\$59,200	\$31,379	4,050	298	7.36%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 360 : NON-FERROUS ROLLING, CASTING, AND EXTRUDING

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$142,804,764	\$52,500	\$37,409	3,817	155	4.06%
1994	\$162,175,840	\$53,900	\$35,220	4,605	156	3.39%
1995	\$191,979,948	\$55,400	\$33,977	5,650	200	3.54%
1996	\$187,983,338	\$55,600	\$34,488	5,451	163	2.99%
1997	\$198,287,844	\$56,100	\$33,457	5,927	169	2.85%
1998	\$211,741,819	\$58,200	\$34,761	6,091	168	2.76%
1999	\$223,934,960	\$59,200	\$35,839	6,248	169	2.70%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 361 : ALUMINUM INDUSTRY

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$171,378,000	\$52,500	\$36,451	4,702	280	5.96%
1994	\$165,596,446	\$53,900	\$36,144	4,582	277	6.05%
1995	\$147,674,776	\$55,400	\$37,372	3,951	200	5.06%
1996	\$153,807,601	\$55,600	\$37,219	4,132	184	4.45%
1997	\$171,832,927	\$56,100	\$38,225	4,495	191	4.25%
1998	\$183,491,917	\$58,200	\$39,716	4,620	191	4.13%
1999	\$194,058,289	\$59,200	\$40,947	4,739	192	4.05%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 362 : OTHER PRIMARY SMELTING AND REFINING INDUSTRIES *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$93,594,483	\$52,500	\$43,112	2,171	47	2.16%
1994	\$84,077,156	\$53,900	\$39,627	2,122	69	3.25%
1995	\$122,234,025	\$55,400	\$43,796	2,791	54	1.93%
1996	\$118,050,822	\$55,600	\$43,277	2,728	45	1.65%
1997	\$119,240,361	\$56,100	\$45,383	2,627	35	1.33%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 369 : POWER BOILERS AND HEAT EXCHANGERS *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1993	\$93,623,087	\$52,500	\$52,500	\$32,503	2,880	84	2.92%
1994	\$110,806,646	\$53,900	\$53,900	\$34,014	3,258	90	2.76%
1995	\$118,072,892	\$55,400	\$55,400	\$34,201	3,452	83	2.40%
1996	\$113,196,002	\$55,600	\$55,600	\$32,485	3,485	76	2.18%
1997	\$93,291,339	\$56,100	\$56,100	\$36,243	2,574	69	2.68%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 370 : METAL TANKS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$52,548,815	\$52,500	\$30,798	1,706	134	7.85%
1994	\$63,570,436	\$53,900	\$29,810	2,133	180	8.44%
1995	\$70,468,850	\$55,400	\$30,609	2,302	167	7.25%
1996	\$66,932,975	\$55,600	\$32,030	2,090	172	8.23%
1997	\$66,247,652	\$56,100	\$33,100	2,001	134	6.70%
1998	\$70,742,604	\$58,200	\$34,391	2,057	126	6.13%
1999	\$74,816,313	\$59,200	\$35,457	2,110	121	5.73%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 372 : STRUCTURAL METAL PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$133,854,609	\$52,500	\$31,867	4,200	368	8.76%
1994	\$137,470,741	\$53,900	\$29,814	4,611	414	8.98%
1995	\$153,767,474	\$55,400	\$30,358	5,065	494	9.75%
1996	\$159,279,506	\$55,600	\$30,649	5,197	404	7.77%
1997	\$165,306,807	\$56,100	\$30,337	5,449	370	6.79%
1998	\$176,522,995	\$58,200	\$31,521	5,600	365	6.52%
1999	\$186,688,062	\$59,200	\$32,498	5,745	363	6.32%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 374 : OTHER DOORS AND WINDOWS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$109,629,843	\$52,500	\$26,005	4,216	235	5.57%
1994	\$110,845,902	\$53,900	\$24,886	4,454	271	6.08%
1995	\$109,729,189	\$55,400	\$25,644	4,279	275	6.43%
1996	\$115,150,001	\$55,600	\$26,618	4,326	224	5.18%
1997	\$124,127,198	\$56,100	\$26,097	4,756	210	4.42%
1998	\$132,549,319	\$58,200	\$27,115	4,888	207	4.23%
1999	\$140,182,164	\$59,200	\$27,955	5,014	206	4.11%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 375 : ORNAMENTAL AND ARCHITECTURAL METAL PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$80,347,499	\$52,500	\$29,688	2,706	197	7.28%
1994	\$81,246,770	\$53,900	\$27,979	2,904	204	7.03%
1995	\$91,015,402	\$55,400	\$28,011	3,249	202	6.22%
1996	\$97,316,185	\$55,600	\$30,002	3,244	189	5.83%
1997	\$111,246,859	\$56,100	\$29,130	3,819	190	4.98%
1998	\$118,795,040	\$58,200	\$30,266	3,925	194	4.94%
1999	\$125,635,846	\$59,200	\$31,204	4,026	196	4.87%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 377 : COATING OF METAL PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$191,501,467	\$52,500	\$25,974	7,373	398	5.40%
1994	\$216,937,864	\$53,900	\$25,233	8,597	423	4.92%
1995	\$233,748,200	\$55,400	\$25,241	9,261	443	4.78%
1996	\$248,459,380	\$55,600	\$26,159	9,498	442	4.65%
1997	\$287,478,496	\$56,100	\$25,587	11,236	492	4.38%
1998	\$306,984,122	\$58,200	\$26,584	11,548	508	4.40%
1999	\$324,661,786	\$59,200	\$27,409	11,845	520	4.39%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 379 : HARDWARE, TOOLS, AND CUTLERY

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$115,027,513	\$52,500	\$26,874	4,280	150	3.50%
1994	\$119,913,306	\$53,900	\$26,163	4,583	186	4.06%
1995	\$126,759,798	\$55,400	\$27,512	4,607	165	3.58%
1996	\$124,599,516	\$55,600	\$28,717	4,339	114	2.63%
1997	\$134,833,528	\$56,100	\$28,712	4,696	131	2.79%
1998	\$143,982,081	\$58,200	\$29,832	4,827	131	2.71%
1999	\$152,273,282	\$59,200	\$30,756	4,951	131	2.65%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 382 : METAL DIES, MOULDS, AND PATTERNS

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings			Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling					
1993	\$406,686,412	\$52,500	\$34,145	11,911	612	5.14%	
1994	\$478,298,700	\$53,900	\$33,229	14,394	693	4.81%	
1995	\$544,351,827	\$55,400	\$32,640	16,677	815	4.89%	
1996	\$586,945,177	\$55,600	\$34,345	17,090	741	4.34%	
1997	\$670,614,551	\$56,100	\$34,775	19,285	788	4.09%	
1998	\$716,116,238	\$58,200	\$36,131	19,820	790	3.99%	
1999	\$757,353,753	\$59,200	\$37,251	20,331	793	3.90%	

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 383 : HEATING, REFRIGERATION, AND AIR CONDITIONING EQUIPMEN

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$145,137,326	\$52,500	\$26,098	5,561	340	6.11%
1994	\$141,197,517	\$53,900	\$26,856	5,258	331	6.30%
1995	\$140,639,345	\$55,400	\$27,348	5,143	342	6.65%
1996	\$145,369,699	\$55,600	\$28,136	5,167	300	5.81%
1997	\$151,722,370	\$56,100	\$29,376	5,165	282	5.46%
1998	\$162,016,844	\$58,200	\$30,521	5,308	282	5.31%
1999	\$171,346,575	\$59,200	\$31,467	5,445	283	5.20%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 385 : MACHINE SHOPS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$518,429,861	\$52,500	\$30,141	17,200	965	5.61%
1994	\$612,203,484	\$53,900	\$30,293	20,210	1,079	5.34%
1995	\$667,811,465	\$55,400	\$30,206	22,108	1,185	5.36%
1996	\$711,190,545	\$55,600	\$31,058	22,899	990	4.32%
1997	\$789,379,801	\$56,100	\$31,571	25,003	1,017	4.07%
1998	\$842,939,797	\$58,200	\$32,802	25,698	1,006	3.91%
1999	\$891,480,440	\$59,200	\$33,819	26,360	1,008	3.82%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 387 : OTHER METAL FABRICATING INDUSTRIES

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$460,452,557	\$52,500	\$29,087	15,830	855	5.40%
1994	\$517,629,100	\$53,900	\$28,841	17,948	1,049	5.84%
1995	\$593,810,762	\$55,400	\$29,424	20,181	1,218	6.04%
1996	\$637,444,203	\$55,600	\$30,029	21,228	1,121	5.28%
1997	\$701,681,909	\$56,100	\$29,641	23,673	1,288	5.44%
1998	\$749,291,539	\$58,200	\$30,797	24,330	1,291	5.31%
1999	\$792,439,452	\$59,200	\$31,751	24,958	1,296	5.19%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 389 : METAL CLOSURES AND CONTAINERS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$157,358,066	\$52,500	\$34,845	4,516	340	7.53%
1994	\$167,748,054	\$53,900	\$33,451	5,015	285	5.68%
1995	\$168,159,682	\$55,400	\$33,524	5,016	246	4.90%
1996	\$167,034,484	\$55,600	\$33,192	5,032	176	3.50%
1997	\$159,418,858	\$56,100	\$32,381	4,923	201	4.08%
1998	\$170,235,544	\$58,200	\$33,644	5,060	200	3.95%
1999	\$180,038,549	\$59,200	\$34,687	5,190	200	3.85%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 390 : OTHER STAMPED AND PRESSED METAL PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$231,079,706	\$52,500	\$28,395	8,138	496	6.09%
1994	\$244,738,405	\$53,900	\$28,138	8,698	537	6.17%
1995	\$247,243,329	\$55,400	\$28,699	8,615	466	5.41%
1996	\$260,916,955	\$55,600	\$29,122	8,959	433	4.83%
1997	\$287,903,949	\$56,100	\$29,534	9,748	441	4.52%
1998	\$307,438,442	\$58,200	\$30,686	10,019	443	4.42%
1999	\$325,142,268	\$59,200	\$31,637	10,277	444	4.32%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 393 : WIRE PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$230,976,009	\$52,500	\$29,785	7,755	461	5.94%
1994	\$251,112,372	\$53,900	\$29,036	8,648	518	5.99%
1995	\$258,826,576	\$55,400	\$30,379	8,520	522	6.13%
1996	\$260,071,469	\$55,600	\$29,823	8,721	435	4.99%
1997	\$279,569,976	\$56,100	\$29,594	9,447	423	4.48%
1998	\$298,539,003	\$58,200	\$30,749	9,709	419	4.32%
1999	\$315,730,356	\$59,200	\$31,702	9,959	418	4.20%

1999 PREMIUM RATES
 Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 401 : AGRICULTURAL IMPLEMENTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$74,915,825	\$52,500	\$36,318	2,063	97	4.70%
1994	\$77,948,733	\$53,900	\$40,284	1,935	148	7.65%
1995	\$77,971,930	\$55,400	\$40,809	1,911	125	6.54%
1996	\$87,202,972	\$55,600	\$41,575	2,097	105	5.01%
1997	\$102,375,689	\$56,100	\$39,307	2,605	139	5.34%
1998	\$109,321,954	\$58,200	\$40,840	2,677	139	5.19%
1999	\$115,617,253	\$59,200	\$42,106	2,746	140	5.10%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 402 : MAJOR APPLIANCES

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$124,653,324	\$52,500	\$29,811	4,181	159	3.80%
1994	\$139,367,578	\$53,900	\$28,962	4,812	174	3.62%
1995	\$141,744,638	\$55,400	\$29,953	4,732	173	3.66%
1996	\$113,290,916	\$55,600	\$30,971	3,658	101	2.76%
1997	\$119,986,682	\$56,100	\$30,990	3,872	82	2.12%
1998	\$128,127,866	\$58,200	\$32,198	3,979	80	2.01%
1999	\$135,506,102	\$59,200	\$33,197	4,082	80	1.96%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 403 : OTHER MACHINERY AND EQUIPMENT

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$456,553,762	\$52,500	\$32,780	13,928	516	3.70%
1994	\$520,103,278	\$53,900	\$33,053	15,735	552	3.51%
1995	\$638,181,173	\$55,400	\$32,896	19,400	700	3.61%
1996	\$694,777,507	\$55,600	\$33,531	20,721	731	3.53%
1997	\$755,212,177	\$56,100	\$34,139	22,122	679	3.07%
1998	\$806,453,875	\$58,200	\$35,470	22,736	704	3.10%
1999	\$852,893,478	\$59,200	\$36,570	23,322	719	3.08%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 406 : ELEVATORS AND ESCALATORS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$180,150,135	\$52,500	\$42,523	4,237	261	6.16%
1994	\$185,024,881	\$53,900	\$42,351	4,369	219	5.01%
1995	\$134,321,019	\$55,400	\$42,982	3,125	188	6.02%
1996	\$139,855,078	\$55,600	\$40,122	3,486	183	5.25%
1997	\$131,673,593	\$56,100	\$44,066	2,988	164	5.49%
1998	\$140,607,743	\$58,200	\$45,784	3,071	164	5.34%
1999	\$148,704,632	\$59,200	\$47,204	3,150	164	5.21%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 408 : COMPRESSORS, PUMPS, AND INDUSTRIAL FANS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$62,446,269	\$52,500	\$34,308	1,820	103	5.66%
1994	\$67,412,820	\$53,900	\$33,655	2,003	141	7.04%
1995	\$71,713,890	\$55,400	\$34,146	2,100	129	6.14%
1996	\$74,437,504	\$55,600	\$33,925	2,194	111	5.06%
1997	\$73,393,938	\$56,100	\$36,035	2,037	120	5.89%
1998	\$78,373,770	\$58,200	\$37,441	2,093	119	5.68%
1999	\$82,886,920	\$59,200	\$38,601	2,147	119	5.54%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 411 : CONSTRUCTION AND MINING MACHINERY

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$242,198,519	\$52,500	\$32,586	7,433	380	5.11%
1994	\$268,708,036	\$53,900	\$32,093	8,373	476	5.69%
1995	\$311,831,152	\$55,400	\$33,172	9,400	567	6.03%
1996	\$309,444,017	\$55,600	\$33,970	9,109	422	4.63%
1997	\$346,797,999	\$56,100	\$33,960	10,212	522	5.11%
1998	\$370,328,497	\$58,200	\$35,284	10,496	521	4.96%
1999	\$391,653,843	\$59,200	\$36,378	10,766	522	4.85%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 417 : AIRCRAFT AND AIRCRAFT PARTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1993	\$375,896,689	\$52,500	\$39,647	9,481	562	5.93%	
1994	\$387,623,902	\$53,900	\$39,606	9,787	514	5.25%	
1995	\$450,371,860	\$55,400	\$39,750	11,330	512	4.52%	
1996	\$531,998,768	\$55,600	\$40,287	13,205	438	3.32%	
1997	\$635,732,551	\$56,100	\$41,562	15,296	473	3.09%	
1998	\$678,867,469	\$58,200	\$43,183	15,721	462	2.94%	
1999	\$717,960,016	\$59,200	\$44,522	16,126	458	2.84%	

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 419 : MOTOR VEHICLE ASSEMBLY

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$1,903,815,272	\$52,500	\$44,354	42,924	4,848	11.29%
1994	\$2,043,960,122	\$53,900	\$46,431	44,021	4,333	9.84%
1995	\$2,096,103,224	\$55,400	\$47,026	44,574	4,041	9.07%
1996	\$2,134,830,161	\$55,600	\$48,255	44,240	3,102	7.01%
1997	\$2,309,199,903	\$56,100	\$49,307	46,833	2,912	6.22%
1998	\$2,465,880,804	\$58,200	\$51,230	48,133	2,884	5.99%
1999	\$2,607,878,417	\$59,200	\$52,819	49,374	2,868	5.81%

1999 PREMIUM RATES

Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 420 : MOTOR VEHICLE ENGINES AND PARTS

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings			Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling					
1993	\$576,600,213	\$52,500	\$38,492	14,980	890	5.94%	
1994	\$655,438,434	\$53,900	\$38,863	16,865	911	5.40%	
1995	\$746,061,108	\$55,400	\$39,374	18,948	918	4.84%	
1996	\$762,651,227	\$55,600	\$41,639	18,316	784	4.28%	
1997	\$766,587,143	\$56,100	\$43,835	17,488	658	3.76%	
1998	\$818,600,641	\$58,200	\$45,545	17,974	659	3.67%	
1999	\$865,739,715	\$59,200	\$46,957	18,437	662	3.59%	

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 421 : OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$1,528,188,242	\$52,500	\$32,879	46,480	2,724	5.86%
1994	\$1,703,318,756	\$53,900	\$33,609	50,680	2,797	5.52%
1995	\$1,887,003,401	\$55,400	\$32,967	57,239	3,033	5.30%
1996	\$1,974,713,033	\$55,600	\$32,422	60,907	2,492	4.09%
1997	\$2,165,159,109	\$56,100	\$32,518	66,583	2,388	3.59%
1998	\$2,312,066,737	\$58,200	\$33,786	68,432	2,358	3.45%
1999	\$2,445,206,975	\$59,200	\$34,834	70,197	2,356	3.36%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 424 : MOTOR VEHICLE STAMPINGS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$400,138,608	\$52,500	\$36,166	11,064	903	8.16%
1994	\$456,032,353	\$53,900	\$36,362	12,542	1,004	8.01%
1995	\$500,825,328	\$55,400	\$38,198	13,111	1,022	7.79%
1996	\$493,580,541	\$55,600	\$38,992	12,658	839	6.63%
1997	\$499,435,348	\$56,100	\$40,006	12,484	806	6.46%
1998	\$533,322,401	\$58,200	\$41,566	12,831	802	6.25%
1999	\$564,033,743	\$59,200	\$42,855	13,162	811	6.16%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 425 : MOTOR VEHICLE WHEELS AND BRAKES

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$165,563,772	\$52,500	\$29,014	5,706	358	6.27%
1994	\$181,765,016	\$53,900	\$30,437	5,972	361	6.04%
1995	\$198,212,235	\$55,400	\$31,158	6,362	343	5.39%
1996	\$185,997,397	\$55,600	\$32,265	5,765	279	4.84%
1997	\$199,966,279	\$56,100	\$30,467	6,563	265	4.04%
1998	\$213,534,137	\$58,200	\$31,656	6,746	267	3.96%
1999	\$225,830,489	\$59,200	\$32,637	6,919	268	3.87%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 428 : MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling	Floor				
1993	\$281,891,809	\$52,500		\$36,511	7,721	557	7.21%
1994	\$326,034,050	\$53,900		\$36,048	9,044	691	7.64%
1995	\$348,755,870	\$55,400		\$36,582	9,534	787	8.25%
1996	\$347,736,241	\$55,600		\$38,225	9,097	491	5.40%
1997	\$354,419,841	\$56,100		\$41,897	8,459	572	6.76%
1998	\$378,467,486	\$58,200		\$43,531	8,694	567	6.52%
1999	\$400,261,516	\$59,200		\$44,880	8,918	565	6.34%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 432 : TRUCK AND BUS BODIES

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$79,846,921	\$52,500	\$31,601	2,527	211	8.35%
1994	\$95,917,821	\$53,900	\$30,633	3,131	265	8.46%
1995	\$128,413,191	\$55,400	\$31,535	4,072	378	9.28%
1996	\$145,452,923	\$55,600	\$31,307	4,646	380	8.18%
1997	\$166,134,746	\$56,100	\$32,405	5,127	461	8.99%
1998	\$177,407,110	\$58,200	\$33,669	5,269	460	8.73%
1999	\$187,623,089	\$59,200	\$34,712	5,405	460	8.51%

1999 PREMIUM RATES

Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 433 : COMMERCIAL TRAILERS *

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$15,185,630	\$52,500	\$30,101	504	45	8.92%
1994	\$15,221,547	\$53,900	\$29,644	513	55	10.71%
1995	\$19,041,017	\$55,400	\$29,456	646	60	9.28%
1996	\$22,563,850	\$55,600	\$29,190	773	127	16.43%
1997	\$25,286,660	\$56,100	\$28,659	882	100	11.33%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 438 : RECREATIONAL VEHICLES AND TRAILERS *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1993	\$2,743,122	\$52,500		\$19,611	140	7	5.00%
1994	\$2,246,123	\$53,900		\$18,839	119	7	5.87%
1995	\$2,144,673	\$55,400		\$19,334	111	4	3.61%
1996	\$2,039,770	\$55,600		\$26,739	76	5	6.55%
1997	\$2,083,271	\$56,100		\$24,934	84	4	4.79%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 442 : RAILROAD ROLLING STOCK

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Insurable Earnings	Ceiling				
1993	\$142,462,253	\$52,500	\$52,500	\$40,785	3,493	309	8.85%
1994	\$217,708,245	\$53,900	\$53,900	\$40,403	5,388	529	9.82%
1995	\$267,703,673	\$55,400	\$55,400	\$40,571	6,598	642	9.73%
1996	\$275,788,989	\$55,600	\$55,600	\$39,474	6,987	741	10.61%
1997	\$266,114,627	\$56,100	\$56,100	\$39,339	6,765	480	7.10%
1998	\$284,170,699	\$58,200	\$58,200	\$40,873	6,953	428	6.16%
1999	\$300,534,653	\$59,200	\$59,200	\$42,140	7,132	386	5.41%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 445 : SHIPBUILDING AND REPAIRS *

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$22,615,892	\$52,500	\$35,161	643	70	10.88%
1994	\$15,854,359	\$53,900	\$34,570	459	64	13.96%
1995	\$16,387,597	\$55,400	\$37,322	439	51	11.61%
1996	\$25,597,464	\$55,600	\$35,377	724	98	13.54%
1997	\$26,056,388	\$56,100	\$35,212	740	59	7.97%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 447 : BOATBUILDING AND REPAIRS *

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$7,894,852	\$52,500	\$24,022	329	27	8.22%
1994	\$10,381,232	\$53,900	\$25,569	406	27	6.65%
1995	\$11,025,078	\$55,400	\$25,113	439	30	6.83%
1996	\$11,007,255	\$55,600	\$26,078	422	30	7.11%
1997	\$10,329,741	\$56,100	\$26,747	386	35	9.06%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 459 : SMALL ELECTRICAL APPLIANCES

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$92,853,708	\$52,500	\$25,519	3,639	151	4.15%
1994	\$96,235,125	\$53,900	\$26,974	3,568	170	4.76%
1995	\$78,842,663	\$55,400	\$26,478	2,978	118	3.96%
1996	\$77,128,868	\$55,600	\$27,568	2,798	111	3.97%
1997	\$80,600,394	\$56,100	\$29,046	2,775	101	3.64%
1998	\$86,069,190	\$58,200	\$30,179	2,852	99	3.47%
1999	\$91,025,479	\$59,200	\$31,114	2,926	98	3.35%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 460 : LIGHTING *

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$50,356,328	\$52,500	\$22,376	2,251	66	2.93%
1994	\$49,260,281	\$53,900	\$22,394	2,200	67	3.05%
1995	\$44,423,498	\$55,400	\$22,161	2,005	53	2.64%
1996	\$49,384,511	\$55,600	\$22,422	2,203	41	1.86%
1997	\$52,313,166	\$56,100	\$22,407	2,335	69	2.96%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 461 : ELECTRICAL TRANSFORMERS *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
			Ceiling				
1993	\$58,655,277		\$52,500	\$31,454	1,865	117	6.27%
1994	\$58,284,495		\$53,900	\$30,478	1,912	78	4.08%
1995	\$58,007,307		\$55,400	\$32,155	1,804	85	4.71%
1996	\$60,501,874		\$55,600	\$33,747	1,793	60	3.35%
1997	\$73,128,030		\$56,100	\$32,038	2,283	48	2.10%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 466 : COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1993	\$165,556,056	\$52,500	\$29,904	5,536	231	4.17%	
1994	\$168,575,968	\$53,900	\$27,835	6,056	272	4.49%	
1995	\$168,368,475	\$55,400	\$29,852	5,640	218	3.87%	
1996	\$158,791,403	\$55,600	\$28,930	5,489	104	1.89%	
1997	\$168,651,632	\$56,100	\$29,397	5,737	106	1.85%	
1998	\$180,094,768	\$58,200	\$30,544	5,896	101	1.71%	
1999	\$190,465,516	\$59,200	\$31,491	6,048	98	1.62%	

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 467 : RADIO AND TELEVISION EQUIPMENT *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$95,809,609	\$52,500	\$23,036	4,159	85	2.04%
1994	\$104,091,282	\$53,900	\$21,365	4,872	66	1.35%
1995	\$109,559,639	\$55,400	\$23,203	4,722	91	1.93%
1996	\$113,774,316	\$55,600	\$23,939	4,753	94	1.98%
1997	\$108,571,951	\$56,100	\$22,971	4,726	78	1.65%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 468 : COMMUNICATION AND ELECTRONIC EQUIPMENT

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Insurable Earnings	Ceiling				
1993	\$1,377,236,101	\$52,500	\$52,500	\$29,324	46,967	603	1.28%
1994	\$1,438,810,650	\$53,900	\$53,900	\$28,034	51,323	581	1.13%
1995	\$1,519,530,594	\$55,400	\$55,400	\$28,719	52,910	539	1.02%
1996	\$1,578,836,596	\$55,600	\$55,600	\$27,047	58,375	408	0.70%
1997	\$1,835,047,972	\$56,100	\$56,100	\$27,299	67,220	322	0.48%
1998	\$1,959,557,318	\$58,200	\$58,200	\$28,364	69,086	312	0.45%
1999	\$2,072,398,320	\$59,200	\$59,200	\$29,243	70,868	307	0.43%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 472 : OFFICE, STORE, AND BUSINESS MACHINES *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$337,704,082	\$52,500	\$29,492	11,451	104	0.91%
1994	\$365,833,564	\$53,900	\$27,655	13,228	128	0.97%
1995	\$402,609,940	\$55,400	\$29,245	13,767	112	0.81%
1996	\$423,022,056	\$55,600	\$29,569	14,306	110	0.77%
1997	\$450,400,821	\$56,100	\$29,433	15,302	86	0.56%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 476 : ELECTRICAL SWITCHGEAR AND WIRING DEVICES *

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$84,045,799	\$52,500	\$31,542	2,665	87	3.27%
1994	\$89,055,464	\$53,900	\$31,327	2,843	65	2.29%
1995	\$98,769,968	\$55,400	\$32,042	3,082	52	1.69%
1996	\$98,868,058	\$55,600	\$31,809	3,108	52	1.67%
1997	\$117,872,144	\$56,100	\$33,023	3,569	58	1.62%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 477 : INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$256,458,236	\$52,500	\$31,297	8,194	213	2.60%
1994	\$269,281,317	\$53,900	\$30,628	8,792	259	2.95%
1995	\$323,944,212	\$55,400	\$30,684	10,557	270	2.56%
1996	\$316,818,658	\$55,600	\$30,842	10,272	203	1.98%
1997	\$351,486,741	\$56,100	\$31,458	11,173	204	1.83%
1998	\$375,335,373	\$58,200	\$32,685	11,483	200	1.74%
1999	\$396,949,040	\$59,200	\$33,698	11,779	199	1.69%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 479 : BATTERIES *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
			Ceiling				
1993	\$55,416,027		\$52,500	\$38,785	1,429	82	5.74%
1994	\$56,137,389		\$53,900	\$39,864	1,408	86	6.11%
1995	\$54,708,409		\$55,400	\$40,742	1,343	49	3.65%
1996	\$55,787,131		\$55,600	\$43,508	1,282	43	3.35%
1997	\$55,025,088		\$56,100	\$45,654	1,205	38	3.15%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 480 : ELECTRIC LAMPS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$115,412,884	\$52,500	\$28,822	4,004	132	3.30%
1994	\$116,542,961	\$53,900	\$29,257	3,983	121	3.04%
1995	\$125,339,259	\$55,400	\$30,813	4,068	113	2.78%
1996	\$119,053,926	\$55,600	\$31,541	3,775	98	2.60%
1997	\$111,158,603	\$56,100	\$31,559	3,522	85	2.41%
1998	\$118,700,795	\$58,200	\$32,790	3,620	87	2.40%
1999	\$125,536,174	\$59,200	\$33,806	3,713	87	2.34%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 485 : BRICKS AND REFRACTORIES *

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$39,319,031	\$52,500	\$31,365	1,254	57	4.55%
1994	\$42,809,405	\$53,900	\$32,812	1,305	66	5.06%
1995	\$43,235,798	\$55,400	\$31,830	1,358	78	5.74%
1996	\$44,205,793	\$55,600	\$32,328	1,367	56	4.10%
1997	\$55,175,294	\$56,100	\$30,842	1,789	42	2.35%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 488 : CERAMICS, PORCELAIN, AND CHINA *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$23,399,329	\$52,500	\$29,995	780	52	6.67%
1994	\$21,963,975	\$53,900	\$31,770	691	52	7.52%
1995	\$26,770,363	\$55,400	\$32,081	834	72	8.63%
1996	\$27,264,101	\$55,600	\$30,667	889	54	6.07%
1997	\$24,391,998	\$56,100	\$30,514	799	27	3.38%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 490 : ABRASIVES *

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$40,109,533	\$52,500	\$31,432	1,276	67	5.25%
1994	\$41,108,922	\$53,900	\$28,367	1,449	77	5.31%
1995	\$42,095,758	\$55,400	\$28,600	1,472	59	4.01%
1996	\$41,617,238	\$55,600	\$33,305	1,250	41	3.28%
1997	\$40,530,167	\$56,100	\$33,539	1,208	42	3.48%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 496 : CONCRETE PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$108,097,220	\$52,500	\$32,121	3,365	166	4.93%
1994	\$103,397,252	\$53,900	\$30,699	3,368	218	6.47%
1995	\$112,859,968	\$55,400	\$29,814	3,786	217	5.73%
1996	\$112,660,695	\$55,600	\$30,778	3,660	173	4.73%
1997	\$126,210,955	\$56,100	\$30,288	4,167	184	4.42%
1998	\$134,774,461	\$58,200	\$31,469	4,283	182	4.25%
1999	\$142,535,441	\$59,200	\$32,445	4,393	182	4.14%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 497 : READY-MIX CONCRETE

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$118,779,739	\$52,500	\$40,764	2,914	142	4.87%
1994	\$127,009,681	\$53,900	\$40,324	3,150	134	4.25%
1995	\$119,807,781	\$55,400	\$37,964	3,156	113	3.58%
1996	\$131,245,980	\$55,600	\$41,317	3,177	110	3.46%
1997	\$133,125,990	\$56,100	\$40,520	3,285	133	4.05%
1998	\$142,158,686	\$58,200	\$42,100	3,377	132	3.91%
1999	\$150,344,886	\$59,200	\$43,405	3,464	132	3.81%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 501 : GYPSUM, LIME, AND CEMENT *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$118,345,128	\$52,500	\$36,315	3,259	137	4.20%
1994	\$124,345,769	\$53,900	\$35,797	3,474	94	2.71%
1995	\$133,358,327	\$55,400	\$37,725	3,535	107	3.03%
1996	\$143,289,029	\$55,600	\$39,418	3,635	82	2.26%
1997	\$148,546,629	\$56,100	\$38,709	3,837	105	2.74%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 502 : GLASS PRODUCTS

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings			Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Insurable Earnings Ceiling					
1993	\$240,567,898	\$52,500	\$31,644	7,602	412	5.42%	
1994	\$248,084,458	\$53,900	\$32,640	7,601	394	5.18%	
1995	\$249,593,049	\$55,400	\$33,934	7,355	383	5.21%	
1996	\$256,678,975	\$55,600	\$34,105	7,526	250	3.32%	
1997	\$261,898,797	\$56,100	\$34,125	7,675	213	2.78%	
1998	\$279,668,822	\$58,200	\$35,455	7,888	204	2.59%	
1999	\$295,773,536	\$59,200	\$36,554	8,091	199	2.46%	

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 503 : NON-METALLIC MINERAL INSULATING MATERIALS *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$54,412,934	\$52,500	\$28,772	1,891	65	3.44%
1994	\$57,922,365	\$53,900	\$28,371	2,042	53	2.60%
1995	\$59,136,129	\$55,400	\$28,392	2,083	71	3.41%
1996	\$57,547,875	\$55,600	\$30,060	1,914	47	2.46%
1997	\$61,575,718	\$56,100	\$30,126	2,044	65	3.18%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 507 : PETROLEUM AND COAL PRODUCTS *

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$482,642,406	\$52,500	\$34,537	13,974	161	1.15%
1994	\$473,697,118	\$53,900	\$37,857	12,513	119	0.95%
1995	\$469,018,366	\$55,400	\$35,548	13,194	94	0.71%
1996	\$465,982,850	\$55,600	\$36,958	12,609	74	0.59%
1997	\$469,452,575	\$56,100	\$36,006	13,038	92	0.71%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 511 : PLASTIC AND SYNTHETIC RESINS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$237,230,358	\$52,500	\$29,068	8,161	129	1.58%
1994	\$231,352,352	\$53,900	\$27,572	8,391	197	2.35%
1995	\$236,130,998	\$55,400	\$27,656	8,538	182	2.13%
1996	\$242,009,792	\$55,600	\$29,549	8,190	133	1.62%
1997	\$255,882,040	\$56,100	\$29,763	8,597	138	1.61%
1998	\$273,243,823	\$58,200	\$30,924	8,836	136	1.54%
1999	\$288,978,554	\$59,200	\$31,883	9,064	136	1.50%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 512 : PAINT, PRINTING INK, AND ADHESIVES

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
			Ceiling				
1993	\$245,849,932		\$52,500	\$30,032	8,186	199	2.43%
1994	\$256,005,609		\$53,900	\$29,311	8,734	186	2.13%
1995	\$262,096,223		\$55,400	\$30,004	8,735	193	2.21%
1996	\$269,989,285		\$55,600	\$30,902	8,737	128	1.47%
1997	\$267,535,671		\$56,100	\$31,099	8,603	133	1.55%
1998	\$285,688,162		\$58,200	\$32,312	8,841	133	1.50%
1999	\$302,139,499		\$59,200	\$33,314	9,069	133	1.47%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 514 : PHARMACEUTICALS AND MEDICINES

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$456,399,342	\$52,500	\$29,706	15,364	234	1.52%
1994	\$470,990,753	\$53,900	\$29,271	16,091	242	1.50%
1995	\$497,100,129	\$55,400	\$30,404	16,350	216	1.32%
1996	\$528,976,710	\$55,600	\$31,725	16,674	227	1.36%
1997	\$520,829,790	\$56,100	\$31,874	16,340	175	1.07%
1998	\$556,168,472	\$58,200	\$33,117	16,794	163	0.97%
1999	\$588,195,403	\$59,200	\$34,144	17,227	154	0.89%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 517 : SOAP AND CLEANING COMPOUNDS *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$196,515,842	\$52,500	\$29,819	6,590	96	1.46%
1994	\$192,134,195	\$53,900	\$27,373	7,019	103	1.47%
1995	\$204,877,448	\$55,400	\$28,395	7,215	98	1.36%
1996	\$200,325,954	\$55,600	\$31,623	6,335	82	1.29%
1997	\$199,205,508	\$56,100	\$33,183	6,003	61	1.02%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 519 : TOILETRIES *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$129,339,806	\$52,500	\$25,557	5,061	111	2.19%
1994	\$111,112,606	\$53,900	\$24,589	4,519	97	2.15%
1995	\$104,541,492	\$55,400	\$26,217	3,988	82	2.06%
1996	\$111,567,047	\$55,600	\$25,265	4,416	73	1.65%
1997	\$119,223,481	\$56,100	\$26,435	4,510	83	1.84%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 522 : INORGANIC CHEMICALS *

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$194,737,478	\$52,500	\$39,814	4,891	119	2.43%
1994	\$186,085,174	\$53,900	\$41,457	4,489	104	2.32%
1995	\$175,305,711	\$55,400	\$39,677	4,418	82	1.86%
1996	\$182,521,987	\$55,600	\$40,341	4,524	84	1.86%
1997	\$172,755,282	\$56,100	\$43,043	4,014	69	1.72%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate
RATE GROUP 523 : ORGANIC CHEMICALS *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$187,193,620	\$52,500	\$34,962	5,354	99	1.85%
1994	\$199,177,539	\$53,900	\$31,866	6,251	95	1.52%
1995	\$183,316,907	\$55,400	\$34,673	5,287	88	1.66%
1996	\$209,720,821	\$55,600	\$35,274	5,946	63	1.06%
1997	\$215,542,547	\$56,100	\$32,781	6,575	73	1.11%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 524 : OTHER CHEMICAL INDUSTRIES *

(CLASS D : MANUFACTURING)

Year	Insurable Earnings		Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$120,467,788		\$52,500	\$31,462	3,829	115	3.00%
1994	\$133,930,474		\$53,900	\$31,403	4,265	93	2.18%
1995	\$137,943,168		\$55,400	\$30,311	4,551	77	1.69%
1996	\$138,134,687		\$55,600	\$29,337	4,709	103	2.19%
1997	\$144,757,292		\$56,100	\$27,919	5,185	81	1.56%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 529 : INDICATING AND OTHER INSTRUMENTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$397,852,527	\$52,500	\$31,699	12,551	215	1.71%
1994	\$408,997,126	\$53,900	\$30,053	13,609	214	1.57%
1995	\$400,813,945	\$55,400	\$30,350	13,206	228	1.73%
1996	\$436,610,213	\$55,600	\$31,710	13,769	181	1.31%
1997	\$421,579,991	\$56,100	\$32,661	12,908	184	1.43%
1998	\$450,184,501	\$58,200	\$33,935	13,266	184	1.39%
1999	\$476,108,352	\$59,200	\$34,987	13,608	183	1.34%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 530 : JEWELLERY AND SILVERWARE *

(CLASS D : MANUFACTURING)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$74,907,936	\$52,500	\$22,881	3,274	56	1.71%
1994	\$80,664,396	\$53,900	\$24,376	3,309	62	1.87%
1995	\$79,038,263	\$55,400	\$24,229	3,262	39	1.20%
1996	\$74,911,531	\$55,600	\$24,854	3,014	48	1.59%
1997	\$72,980,483	\$56,100	\$22,813	3,199	35	1.09%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 533 : SIGNS AND DISPLAYS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$107,624,672	\$52,500	\$26,159	4,114	161	3.91%
1994	\$115,420,856	\$53,900	\$26,114	4,420	197	4.46%
1995	\$127,742,524	\$55,400	\$27,109	4,712	242	5.14%
1996	\$138,744,590	\$55,600	\$25,576	5,425	208	3.83%
1997	\$151,304,673	\$56,100	\$27,968	5,410	210	3.88%
1998	\$161,570,806	\$58,200	\$29,059	5,560	211	3.79%
1999	\$170,874,852	\$59,200	\$29,960	5,703	211	3.70%

1999 PREMIUM RATES
 Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 538 : SPORTING GOODS AND TOYS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$61,595,904	\$52,500	\$22,276	2,765	120	4.34%
1994	\$68,150,239	\$53,900	\$22,856	2,982	136	4.56%
1995	\$84,873,310	\$55,400	\$22,893	3,707	177	4.77%
1996	\$82,307,626	\$55,600	\$23,318	3,530	136	3.85%
1997	\$83,602,123	\$56,100	\$23,820	3,510	148	4.22%
1998	\$89,274,588	\$58,200	\$24,749	3,607	148	4.10%
1999	\$94,415,460	\$59,200	\$25,516	3,700	148	4.00%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 542 : OTHER MANUFACTURED PRODUCTS

(CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$185,524,515	\$52,500	\$23,082	8,038	189	2.35%
1994	\$186,481,401	\$53,900	\$24,122	7,731	222	2.87%
1995	\$191,076,173	\$55,400	\$27,032	7,069	187	2.65%
1996	\$199,014,223	\$55,600	\$25,458	7,817	195	2.49%
1997	\$202,615,759	\$56,100	\$25,510	7,943	217	2.73%
1998	\$216,363,386	\$58,200	\$26,504	8,163	216	2.65%
1999	\$228,822,660	\$59,200	\$27,326	8,374	216	2.58%

1999 PREMIUM RATES
New Claims Cost By Rate Group

CLASS D : MANUFACTURING

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
207	MEAT AND FISH PRODUCTS	108%	11,827	4.71
210	POULTRY PRODUCTS	92%	10,015	3.65
214	FRUIT AND VEGETABLE PRODUCTS	95%	10,420	2.80
216	DAIRY PRODUCTS	97%	10,617	1.98
219	BISCUITS	100%	10,949	1.90
220	OTHER BAKERY PRODUCTS	119%	12,986	3.50
222	CONFECTIONERY	73%	8,019	1.02
223	OTHER FOOD PRODUCTS	94%	10,262	2.19
224	SNACK FOODS	150%	16,419	5.62
226	CRUSHED AND GROUND FOODS	96%	10,459	1.47
230 *	DISTILLERY AND WINE PRODUCTS			1.62
231	SOFT DRINK AND BREWERY PRODUCTS	79%	8,629	2.13
237	TIRES AND TUBES	161%	17,558	4.90
238	OTHER RUBBER PRODUCTS	97%	10,553	2.56
256	PLASTIC BAGS	81%	8,859	2.88
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	110%	11,994	2.70
260 *	PLASTIC PIPES AND FITTINGS			3.19
261	PLASTIC FILM AND SHEETING	83%	9,047	1.68
263	OTHER PLASTIC PRODUCTS	92%	10,008	3.15
273	TANNERIES AND LEATHER PRODUCTS	119%	12,982	2.67

Note Cost index indicates the relative costliness of the claims of a rate group as compared to those of its class

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

CLASS D: MANUFACTURING

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
275	SPUN YARN, CLOTHS, AND FABRICS	97%	10,611	2.92
281 *	FIBRES AND FILAMENT YARNS			1.76
287 *	CARPETS, MATS, AND RUGS	85%	9,231	2.66
289	CANVAS AND OTHER TEXTILE PRODUCTS	101%	11,000	3.10
294	PROCESSED TEXTILE PRODUCTS	100%	10,964	2.80
301	CLOTHING	80%	8,718	1.84
308	MILLWORK	108%	11,789	5.93
309	WOODEN DOORS AND WINDOWS	136%	14,823	5.82
311	WOODEN CABINETS	77%	8,449	5.19
312	WOODEN BOXES AND PALLETS			5.82
317 *	OTHER WOOD INDUSTRIES	148%	16,202	2.54
322	UPHOLSTERED FURNITURE	99%	10,854	4.19
323	METAL FURNITURE	93%	10,202	2.69
325	WOODEN AND OTHER NON-METAL FURNITURE	89%	9,713	4.76
328	FURNITURE PARTS AND FIXTURES	100%	10,967	3.27
333	COMMERCIAL PRINTING	89%	9,663	1.52
334	PLATEMAKING, TYPESETTING, AND BINDING	85%	9,285	1.72
335	PUBLISHING	100%	10,951	0.60
338	FOLDING CARTONS	92%	10,000	2.45
341	PAPER PRODUCTS	99%	10,792	1.97
348	STEEL FOUNDRIES AND FERRO-ALLOYS			6.38

Note Cost index indicates the relative costliness of the claims of a rate group as compared to those of its class

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
New Claims Cost By Rate Group

CLASS D : MANUFACTURING

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
350	STEEL PIPES AND TUBES	113%	12,345	2.11
352	OTHER PRIMARY STEEL INDUSTRIES	145%	15,871	2.11
358	IRON FOUNDRIES	88%	9,557	5.37
360	NON-FERROUS ROLLING, CASTING, AND EXTRUDING	115%	12,563	2.45
361	ALUMINUM INDUSTRY	101%	11,053	2.71
362 *	OTHER PRIMARY SMELTING AND REFINING INDUSTRIES			1.59
369 *	POWER BOILERS AND HEAT EXCHANGERS			1.91
370	METAL TANKS	73%	7,959	3.20
372	STRUCTURAL METAL PRODUCTS	128%	13,930	6.63
374	OTHER DOORS AND WINDOWS	101%	11,031	4.04
375	ORNAMENTAL AND ARCHITECTURAL METAL PRODUCTS	121%	13,182	4.97
377	COATING OF METAL PRODUCTS	83%	9,103	3.68
379	HARDWARE, TOOLS, AND CUTLERY	84%	9,153	2.00
382	METAL DIES, MOULDS, AND PATTERNS	69%	7,481	1.98
383	HEATING, REFRIGERATION, AND AIR CONDITIONING EQUIPMEN	83%	9,054	3.67
385	MACHINE SHOPS	91%	9,961	2.81
387	OTHER METAL FABRICATING INDUSTRIES	81%	8,810	3.52
389	METAL CLOSURES AND CONTAINERS	91%	9,929	2.71
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	124%	13,488	4.53
393	WIRE PRODUCTS	96%	10,506	3.33
401	AGRICULTURAL IMPLEMENTS	107%	11,728	3.51

Note Cost index indicates the relative costliness of the claims of a rate group as compared to those of its class

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
New Claims Cost By Rate Group

CLASS D : MANUFACTURING

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
402	MAJOR APPLIANCES	87%	9,523	1.38
403	OTHER MACHINERY AND EQUIPMENT	81%	8,794	1.83
406	ELEVATORS AND ESCALATORS	125%	13,651	3.61
408	COMPRESSORS, PUMPS, AND INDUSTRIAL FANS	79%	8,572	2.99
411	CONSTRUCTION AND MINING MACHINERY	103%	11,241	3.56
417	AIRCRAFT AND AIRCRAFT PARTS	77%	8,352	1.25
419	MOTOR VEHICLE ASSEMBLY	116%	12,630	3.37
420	MOTOR VEHICLE ENGINES AND PARTS	76%	8,331	1.54
421 *	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	91%	9,957	2.36
424	MOTOR VEHICLE STAMPINGS	108%	11,765	4.18
425	MOTOR VEHICLE WHEELS AND BRAKES	93%	10,172	2.90
428	MOTOR VEHICLE FABRIC ACCESSORIES	111%	12,073	4.19
432	TRUCK AND BUS BODIES	71%	7,768	4.77
433 *	COMMERCIAL TRAILERS			6.59
438 *	RECREATIONAL VEHICLES AND TRAILERS			2.36
442	RAILROAD ROLLING STOCK	100%	10,920	3.40
445 *	SHIPBUILDING AND REPAIRS			7.38
447 *	BOATBUILDING AND REPAIRS			8.82
459	SMALL ELECTRICAL APPLIANCES	98%	10,698	2.93
460 *	LIGHTING			2.95
461 *	ELECTRICAL TRANSFORMERS			1.59

Note Cost index indicates the relative costliness of the claims of a rate group as compared to those of its class

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
New Claims Cost By Rate Group

CLASS D : MANUFACTURING

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	129%	14,088	1.80
467 *	RADIO AND TELEVISION EQUIPMENT			1.15
468	COMMUNICATION AND ELECTRONIC EQUIPMENT	89%	9,749	0.38
472 *	OFFICE, STORE, AND BUSINESS MACHINES			0.36
476 *	ELECTRICAL SWITCHGEAR AND WIRING DEVICES			1.37
477	INDUSTRIAL ELECTRICAL EQUIPMENT	77%	8,366	1.04
479 *	BATTERIES			1.63
480	ELECTRIC LAMPS	99%	10,788	1.88
485 *	BRICKS AND REFRACTORIES			2.95
488 *	CERAMICS, PORCELAIN, AND CHINA			3.77
490 *	ABRASIVES			2.69
496	CONCRETE PRODUCTS	137%	14,914	4.63
497	READY-MIX CONCRETE	227%	24,754	5.18
501 *	GYP SUM, LIME, AND CEMENT			2.17
502	GLASS PRODUCTS	127%	13,852	2.34

Note

Cost index indicates the relative costliness of the claims
of a rate group as compared to those of its class

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
New Claims Cost By Rate Group

CLASS D : MANUFACTURING

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
503 *	NON-METALLIC MINERAL INSULATING MATERIALS			2.15
507 *	PETROLEUM AND COAL PRODUCTS			0.74
511	PLASTIC AND SYNTHETIC RESINS	119%	12,978	1.56
512	PAINT, PRINTING INK, AND ADHESIVES	113%	12,361	1.32
514	PHARMACEUTICALS AND MEDICINES	69%	7,553	0.52
517 *	SOAP AND CLEANING COMPOUNDS			1.02
519 *	TOILETRIES			1.27
522 *	INORGANIC CHEMICALS			1.59
523 *	ORGANIC CHEMICALS			1.27
524 *	OTHER CHEMICAL INDUSTRIES			1.13
529	INDICATING AND OTHER INSTRUMENTS	88%	9,553	0.92
530 *	JEWELLERY AND SILVERWARE			1.01
533	SIGNS AND DISPLAYS	114%	12,468	3.96
538	SPORTING GOODS AND TOYS	89%	9,763	3.88
542	OTHER MANUFACTURED PRODUCTS	95%	10,345	2.52
	CLASS D		10,913	2.38

Note

Cost index indicates the relative costliness of the claims
of a rate group as compared to those of its class

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

CLASS D : MANUFACTURING

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.302	0.302
	Total	0.302	0.302
B.2	Legislative Obligations		
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.008	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.027	0.027
	Mine Rescue	0.000	0.000
	Total	0.050	0.050
B.3	Accident Prevention		
	Safe Workplace Association	0.036	0.036
	Total	0.036	0.036
B.4	TOTAL OVERHEAD EXPENSES	0.388	0.389
	a) Relief	0.039	
	b) Transfer Charge	0.039	
B.5	NET OVERHEAD EXPENSES	0.389	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 207 : MEAT AND FISH PRODUCTS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.449	0.601
	Total	0.449	0.601
B.2	Legislative Obligations		
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.012	0.016
	Office of Employer Advisor	0.004	0.005
	OHSA	0.040	0.054
	Mine Rescue	0.000	0.000
	Total	0.075	0.100
B.3	Accident Prevention		
	IAPA	0.054	0.054
	Total	0.054	0.054
B.4	TOTAL OVERHEAD EXPENSES	0.579	0.756
	a) Relief	0.000	
	b) Transfer Charge	0.177	
B.5	NET OVERHEAD EXPENSES	0.756	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 210 : POULTRY PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.382</u>	<u>0.465</u>
	Total	0.382	0.465
B.2	Legislative Obligations		
	WSIAT	0.016	0.019
	Office of Worker Advisor	0.010	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.034	0.041
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.064	0.077
B.3	Accident Prevention		
	IAPA	<u>0.046</u>	<u>0.046</u>
	Total	<u>0.046</u>	<u>0.046</u>
B.4	TOTAL OVERHEAD EXPENSES	0.492	0.589
	a) Relief	0.000	
	b) Transfer Charge	<u>0.097</u>	
B.5	NET OVERHEAD EXPENSES	0.589	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 214 : FRUIT AND VEGETABLE PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.328</u>	<u>0.357</u>
	Total	0.328	0.357
B.2	Legislative Obligations		
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.009	0.010
	Office of Employer Advisor	0.003	0.003
	OHSA	0.029	0.032
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.055	0.059
B.3	Accident Prevention		
	IAPA	<u>0.039</u>	<u>0.039</u>
	Total	<u>0.039</u>	<u>0.039</u>
B.4	TOTAL OVERHEAD EXPENSES	0.422	0.455
	a) Relief	0.000	
	b) Transfer Charge	<u>0.033</u>	
B.5	NET OVERHEAD EXPENSES	0.455	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 216 : DAIRY PRODUCTS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.276	0.252
	Total	0.276	0.252
B.2	Legislative Obligations		
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.024	0.022
	Mine Rescue	0.000	0.000
	Total	0.046	0.042
B.3	Accident Prevention		
	IAPA	0.033	0.033
	Total	0.033	0.033
B.4	TOTAL OVERHEAD EXPENSES	0.355	0.326
	a) Relief	0.029	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.326	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 219 : BISCUITS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.271</u>	<u>0.241</u>
	Total	0.271	0.241
B.2	Legislative Obligations		
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.007	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.024	0.021
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.045	0.040
B.3	Accident Prevention		
	IAPA	<u>0.032</u>	<u>0.032</u>
	Total	<u>0.032</u>	<u>0.032</u>
B.4	TOTAL OVERHEAD EXPENSES	0.348	0.314
	a) Relief	0.035	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.314	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 220 : OTHER BAKERY PRODUCTS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.373	0.446
	Total	0.373	0.446
B.2	Legislative Obligations		
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.010	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.033	0.040
	Mine Rescue	0.000	0.000
	Total	0.062	0.074
B.3	Accident Prevention		
	IAPA	0.045	0.045
	Total	0.045	0.045
B.4	TOTAL OVERHEAD EXPENSES	0.479	0.565
	a) Relief	0.000	
	b) Transfer Charge	0.086	
B.5	NET OVERHEAD EXPENSES	0.565	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 222 : CONFECTIONERY

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.216</u>	<u>0.129</u>
	Total	0.216	0.129
B.2	Legislative Obligations		
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.006	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.019	0.011
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.036	0.021
B.3	Accident Prevention		
	IAPA	<u>0.025</u>	<u>0.025</u>
	Total	<u>0.025</u>	<u>0.025</u>
B.4	TOTAL OVERHEAD EXPENSES	0.277	0.175
	a) Relief	0.102	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.175	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 223 : OTHER FOOD PRODUCTS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.290	0.278
	Total	0.290	0.278
B.2	Legislative Obligations		
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.008	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.026	0.025
	Mine Rescue	0.000	0.000
	Total	0.048	0.046
B.3	Accident Prevention		
	IAPA	0.034	0.034
	Total	0.034	0.034
B.4	TOTAL OVERHEAD EXPENSES	0.372	0.359
	a) Relief	0.013	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.359	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 224 : SNACK FOODS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.507</u>	<u>0.718</u>
	Total	0.507	0.718
B.2	Legislative Obligations		
	WSIAT	0.021	0.030
	Office of Worker Advisor	0.014	0.019
	Office of Employer Advisor	0.004	0.006
	OHSA	0.045	0.064
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.085	0.119
B.3	Accident Prevention		
	IAPA	<u>0.061</u>	<u>0.061</u>
	Total	<u>0.061</u>	<u>0.061</u>
B.4	TOTAL OVERHEAD EXPENSES	0.653	0.899
	a) Relief	0.000	
	b) Transfer Charge	<u>0.246</u>	
B.5	NET OVERHEAD EXPENSES	0.899	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 226 : CRUSHED AND GROUND FOODS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.244	0.186
	Total	0.244	0.186
B.2	Legislative Obligations		
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.007	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.022	0.016
	Mine Rescue	0.000	0.000
	Total	0.041	0.031
B.3	Accident Prevention		
	IAPA	0.029	0.029
	Total	0.029	0.029
B.4	TOTAL OVERHEAD EXPENSES	0.313	0.246
	a) Relief	0.067	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.246	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 230 : DISTILLERY AND WINE PRODUCTS *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.270
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.270	

* 1999 Target Rate Derived On A Manual Basis (See Appendix) 270

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 231 : SOFT DRINK AND BREWERY PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.286	0.271
	Total	0.286	0.271
B.2	Legislative Obligations		
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.008	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.025	0.024
	Mine Rescue	0.000	0.000
	Total	0.048	0.045
B.3	Accident Prevention		
	IAPA	0.034	0.034
	Total	0.034	0.034
B.4	TOTAL OVERHEAD EXPENSES	0.368	0.350
	a) Relief	0.018	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.350	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 237 : TIRES AND TUBES

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.461</u>	<u>0.625</u>
	Total	0.461	0.625
B.2	Legislative Obligations		
	WSIAT	0.019	0.026
	Office of Worker Advisor	0.012	0.017
	Office of Employer Advisor	0.004	0.005
	OHSA	0.041	0.056
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.077	0.104
B.3	Accident Prevention		
	IAPA	<u>0.056</u>	<u>0.056</u>
	Total	<u>0.056</u>	<u>0.056</u>
B.4	TOTAL OVERHEAD EXPENSES	0.594	0.786
	a) Relief	0.000	
	b) Transfer Charge	<u>0.192</u>	
B.5	NET OVERHEAD EXPENSES	0.786	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 238 : OTHER RUBBER PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.313</u>	<u>0.326</u>
	Total	0.313	0.326
B.2	Legislative Obligations		
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.008	0.009
	Office of Employer Advisor	0.003	0.003
	OHSA	0.028	0.029
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.052	0.054
B.3	Accident Prevention		
	IAPA	<u>0.037</u>	<u>0.037</u>
	Total	<u>0.037</u>	<u>0.037</u>
B.4	TOTAL OVERHEAD EXPENSES	0.402	0.417
	a) Relief	0.000	
	b) Transfer Charge	<u>0.015</u>	
B.5	NET OVERHEAD EXPENSES	0.417	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 256 : PLASTIC BAGS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.334</u>	<u>0.367</u>
	Total	0.334	0.367
B.2	Legislative Obligations		
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.009	0.010
	Office of Employer Advisor	0.003	0.003
	OHSA	0.030	0.033
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.056	0.061
B.3	Accident Prevention		
	IAPA	<u>0.040</u>	<u>0.040</u>
	Total	<u>0.040</u>	<u>0.040</u>
B.4	TOTAL OVERHEAD EXPENSES	0.429	0.468
	a) Relief	0.000	
	b) Transfer Charge	<u>0.039</u>	
B.5	NET OVERHEAD EXPENSES	0.468	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 258 : FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.322</u>	<u>0.344</u>
	Total	0.322	0.344
B.2	Legislative Obligations		
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.009	0.009
	Office of Employer Advisor	0.003	0.003
	OHSA	0.029	0.031
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.054	0.057
B.3	Accident Prevention		
	IAPA	<u>0.038</u>	<u>0.038</u>
	Total	<u>0.038</u>	<u>0.038</u>
B.4	TOTAL OVERHEAD EXPENSES	0.414	0.439
	a) Relief	0.000	
	b) Transfer Charge	<u>0.026</u>	
B.5	NET OVERHEAD EXPENSES	0.439	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 260 : PLASTIC PIPES AND FITTINGS *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.516
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.516	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 261 : PLASTIC FILM AND SHEETING

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.257	0.213
	Total	0.257	0.213
B.2	Legislative Obligations		
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.007	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.023	0.019
	Mine Rescue	0.000	0.000
	Total	0.043	0.035
B.3	Accident Prevention		
	IAPA	0.030	0.030
	Total	0.030	0.030
B.4	TOTAL OVERHEAD EXPENSES	0.331	0.279
	a) Relief	0.052	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.279	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 263 : OTHER PLASTIC PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.351</u>	<u>0.401</u>
	Total	0.351	0.401
B.2	Legislative Obligations		
	WSIAT	0.014	0.017
	Office of Worker Advisor	0.009	0.011
	Office of Employer Advisor	0.003	0.003
	OHSA	0.031	0.036
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.059	0.066
B.3	Accident Prevention		
	IAPA	<u>0.042</u>	<u>0.042</u>
	Total	<u>0.042</u>	<u>0.042</u>
B.4	TOTAL OVERHEAD EXPENSES	0.451	0.510
	a) Relief	0.000	
	b) Transfer Charge	<u>0.059</u>	
B.5	NET OVERHEAD EXPENSES	0.510	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 273 : TANNERIES AND LEATHER PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.320	0.340
	Total	0.320	0.340
B.2	Legislative Obligations		
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.009	0.009
	Office of Employer Advisor	0.003	0.003
	OHSA	0.028	0.030
	Mine Rescue	0.000	0.000
	Total	0.053	0.056
B.3	Accident Prevention		
	IAPA	0.038	0.038
	Total	0.038	0.038
B.4	TOTAL OVERHEAD EXPENSES	0.411	0.435
	a) Relief	0.000	
	b) Transfer Charge	0.023	
B.5	NET OVERHEAD EXPENSES	0.435	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 275 : SPUN YARN, CLOTHS, AND FABRICS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.336</u>	<u>0.372</u>
	Total	0.336	0.372
B.2	Legislative Obligations		
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.009	0.010
	Office of Employer Advisor	0.003	0.003
	OHSA	0.030	0.033
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.056	0.062
B.3	Accident Prevention		
	IAPA	<u>0.040</u>	<u>0.040</u>
	Total	<u>0.040</u>	<u>0.040</u>
B.4	TOTAL OVERHEAD EXPENSES	0.432	0.474
	a) Relief	0.000	
	b) Transfer Charge	<u>0.042</u>	
B.5	NET OVERHEAD EXPENSES	0.474	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 281 : FIBRES AND FILAMENT YARNS *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.291
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.291	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 287 : CARPETS, MATS, AND RUGS *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.433
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.433	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 289 : CANVAS AND OTHER TEXTILE PRODUCTS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.347	0.395
	Total	0.347	0.395
B.2	Legislative Obligations		
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.009	0.011
	Office of Employer Advisor	0.003	0.003
	OHSA	0.031	0.035
	Mine Rescue	0.000	0.000
	Total	0.058	0.065
B.3	Accident Prevention		
	IAPA	0.041	0.041
	Total	0.041	0.041
B.4	TOTAL OVERHEAD EXPENSES	0.447	0.502
	a) Relief	0.000	
	b) Transfer Charge	0.056	
B.5	NET OVERHEAD EXPENSES	0.502	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 294 : PROCESSED TEXTILE PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.328</u>	<u>0.357</u>
	Total	0.328	0.357
B.2	Legislative Obligations		
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.009	0.010
	Office of Employer Advisor	0.003	0.003
	OHSA	0.029	0.032
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.055	0.059
B.3	Accident Prevention		
	IAPA	<u>0.039</u>	<u>0.039</u>
	Total	<u>0.039</u>	<u>0.039</u>
B.4	TOTAL OVERHEAD EXPENSES	0.422	0.455
	a) Relief	0.000	
	b) Transfer Charge	<u>0.033</u>	
B.5	NET OVERHEAD EXPENSES	0.455	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 301 : CLOTHING

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.267	0.234
	Total	0.267	0.234
B.2	Legislative Obligations		
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.007	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.024	0.021
	Mine Rescue	0.000	0.000
	Total	0.045	0.039
B.3	Accident Prevention		
	IAPA	0.032	0.032
	Total	0.032	0.032
B.4	TOTAL OVERHEAD EXPENSES	0.344	0.304
	a) Relief	0.040	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.304	

1999 PREMIUM RATES **SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 308 : MILLWORK

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.527</u>	<u>0.757</u>
	Total	0.527	0.757
B.2	Legislative Obligations		
	WSIAT	0.022	0.031
	Office of Worker Advisor	0.014	0.020
	Office of Employer Advisor	0.004	0.006
	OHSA	0.047	0.068
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.088	0.126
B.3	Accident Prevention		
	IAPA	<u>0.064</u>	<u>0.064</u>
	Total	<u>0.064</u>	<u>0.064</u>
B.4	TOTAL OVERHEAD EXPENSES	0.679	0.948
	a) Relief	0.000	
	b) Transfer Charge	<u>0.269</u>	
B.5	NET OVERHEAD EXPENSES	0.948	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 309 : WOODEN DOORS AND WINDOWS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.520	0.743
	Total	0.520	0.743
B.2	Legislative Obligations		
	WSIAT	0.021	0.031
	Office of Worker Advisor	0.014	0.020
	Office of Employer Advisor	0.004	0.006
	OHSA	0.047	0.067
	Mine Rescue	0.000	0.000
	Total	0.087	0.123
B.3	Accident Prevention		
	IAPA	0.063	0.063
	Total	0.063	0.063
B.4	TOTAL OVERHEAD EXPENSES	0.670	0.931
	a) Relief	0.000	
	b) Transfer Charge	0.261	
B.5	NET OVERHEAD EXPENSES	0.931	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 311 : WOODEN CABINETS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.480</u>	<u>0.663</u>
	Total	0.480	0.663
B.2	Legislative Obligations		
	WSIAT	0.020	0.027
	Office of Worker Advisor	0.013	0.018
	Office of Employer Advisor	0.004	0.006
	OHSA	0.043	0.059
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.080	0.110
B.3	Accident Prevention		
	IAPA	<u>0.058</u>	<u>0.058</u>
	Total	<u>0.058</u>	<u>0.058</u>
B.4	TOTAL OVERHEAD EXPENSES	0.618	0.832
	a) Relief	0.000	
	b) Transfer Charge	<u>0.213</u>	
B.5	NET OVERHEAD EXPENSES	0.832	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES
RATE GROUP 312 : WOODEN BOXES AND PALLETS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.520</u>	<u>0.743</u>
	Total	0.520	0.743
B.2	Legislative Obligations		
	WSIAT	0.021	0.031
	Office of Worker Advisor	0.014	0.020
	Office of Employer Advisor	0.004	0.006
	OHSA	0.047	0.067
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.087	0.123
B.3	Accident Prevention		
	IAPA	<u>0.063</u>	<u>0.063</u>
	Total	<u>0.063</u>	<u>0.063</u>
B.4	TOTAL OVERHEAD EXPENSES	0.670	0.931
	a) Relief	0.000	
	b) Transfer Charge	<u>0.261</u>	
B.5	NET OVERHEAD EXPENSES	0.931	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 317 : OTHER WOOD INDUSTRIES *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.414
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.414	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 322 : UPHOLSTERED FURNITURE

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.417</u>	<u>0.535</u>
	Total	0.417	0.535
B.2	Legislative Obligations		
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.011	0.014
	Office of Employer Advisor	0.004	0.005
	OHSA	0.037	0.048
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.070	0.089
B.3	Accident Prevention		
	IAPA	<u>0.050</u>	<u>0.050</u>
	Total	<u>0.050</u>	<u>0.050</u>
B.4	TOTAL OVERHEAD EXPENSES	0.536	0.674
	a) Relief	0.000	
	b) Transfer Charge	<u>0.138</u>	
B.5	NET OVERHEAD EXPENSES	0.674	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 323 : METAL FURNITURE

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.321</u>	<u>0.342</u>
	Total	0.321	0.342
B.2	Legislative Obligations		
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.009	0.009
	Office of Employer Advisor	0.003	0.003
	OHSA	0.029	0.030
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.054	0.057
B.3	Accident Prevention		
	IAPA	<u>0.038</u>	<u>0.038</u>
	Total	<u>0.038</u>	<u>0.038</u>
B.4	TOTAL OVERHEAD EXPENSES	0.413	0.438
	a) Relief	0.000	
	b) Transfer Charge	<u>0.025</u>	
B.5	NET OVERHEAD EXPENSES	0.438	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 325 : WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.453	0.608
	Total	0.453	0.608
B.2	Legislative Obligations		
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.012	0.016
	Office of Employer Advisor	0.004	0.005
	OHSA	0.040	0.054
	Mine Rescue	0.000	0.000
	Total	0.076	0.101
B.3	Accident Prevention		
	IAPA	0.055	0.055
	Total	0.055	0.055
B.4	TOTAL OVERHEAD EXPENSES	0.583	0.764
	a) Relief	0.000	
	b) Transfer Charge	0.181	
B.5	NET OVERHEAD EXPENSES	0.764	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 328 : FURNITURE PARTS AND FIXTURES

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.358</u>	<u>0.417</u>
	Total	0.358	0.417
B.2	Legislative Obligations		
	WSIAT	0.015	0.017
	Office of Worker Advisor	0.010	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.032	0.037
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.060	0.069
B.3	Accident Prevention		
	IAPA	<u>0.043</u>	<u>0.043</u>
	Total	<u>0.043</u>	<u>0.043</u>
B.4	TOTAL OVERHEAD EXPENSES	0.461	0.529
	a) Relief	0.000	
	b) Transfer Charge	<u>0.069</u>	
B.5	NET OVERHEAD EXPENSES	0.529	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 333 : COMMERCIAL PRINTING

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.247	0.193
	Total	0.247	0.193
B.2	Legislative Obligations		
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.007	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.022	0.017
	Mine Rescue	0.000	0.000
	Total	0.041	0.032
B.3	Accident Prevention		
	IAPA	0.029	0.029
	Total	0.029	0.029
B.4	TOTAL OVERHEAD EXPENSES	0.317	0.254
	a) Relief	0.063	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.254	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 334 : PLATEMAKING, TYPESETTING, AND BINDING

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.260</u>	<u>0.218</u>
	Total	0.260	0.218
B.2	Legislative Obligations		
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.007	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.023	0.019
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.043	0.036
B.3	Accident Prevention		
	IAPA	<u>0.031</u>	<u>0.031</u>
	Total	<u>0.031</u>	<u>0.031</u>
B.4	TOTAL OVERHEAD EXPENSES	0.334	0.285
	a) Relief	0.049	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.285	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 335 : PUBLISHING

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.188</u>	<u>0.075</u>
	Total	0.188	0.075
B.2	Legislative Obligations		
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.005	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.017	0.007
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.031	0.012
B.3	Accident Prevention		
	IAPA	<u>0.022</u>	<u>0.022</u>
	Total	<u>0.022</u>	<u>0.022</u>
B.4	TOTAL OVERHEAD EXPENSES	0.241	0.109
	a) Relief	0.132	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.109	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 338 : FOLDING CARTONS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.306</u>	<u>0.312</u>
	Total	0.306	0.312
B.2	Legislative Obligations		
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.008	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.027	0.028
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.051	0.052
B.3	Accident Prevention		
	IAPA	<u>0.036</u>	<u>0.036</u>
	Total	<u>0.036</u>	<u>0.036</u>
B.4	TOTAL OVERHEAD EXPENSES	0.394	0.400
	a) Relief	0.000	
	b) Transfer Charge	<u>0.006</u>	
B.5	NET OVERHEAD EXPENSES	0.400	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 341 : PAPER PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.275</u>	<u>0.250</u>
	Total	0.275	0.250
B.2	Legislative Obligations		
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.024	0.022
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.046	0.041
B.3	Accident Prevention		
	IAPA	<u>0.033</u>	<u>0.033</u>
	Total	<u>0.033</u>	<u>0.033</u>
B.4	TOTAL OVERHEAD EXPENSES	0.354	0.325
	a) Relief	0.029	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.325	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 348 : STEEL FOUNDRIES AND FERRO-ALLOYS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.555</u>	<u>0.815</u>
	Total	0.555	0.815
B.2	Legislative Obligations		
	WSIAT	0.023	0.034
	Office of Worker Advisor	0.015	0.022
	Office of Employer Advisor	0.005	0.007
	OHSA	0.050	0.073
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.093	0.135
B.3	Accident Prevention		
	IAPA	<u>0.067</u>	<u>0.067</u>
	Total	<u>0.067</u>	<u>0.067</u>
B.4	TOTAL OVERHEAD EXPENSES	0.716	1.019
	a) Relief	0.000	
	b) Transfer Charge	<u>0.303</u>	
B.5	NET OVERHEAD EXPENSES	1.019	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 350 : STEEL PIPES AND TUBES

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.284	0.268
	Total	0.284	0.268
B.2	Legislative Obligations		
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.008	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.025	0.024
	Mine Rescue	0.000	0.000
	Total	0.047	0.044
B.3	Accident Prevention		
	IAPA	0.034	0.034
	Total	0.034	0.034
B.4	TOTAL OVERHEAD EXPENSES	0.365	0.347
	a) Relief	0.019	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.347	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 352 : OTHER PRIMARY STEEL INDUSTRIES

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.285</u>	<u>0.268</u>
	Total	0.285	0.268
B.2	Legislative Obligations		
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.008	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.025	0.024
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.047	0.044
B.3	Accident Prevention		
	IAPA	<u>0.034</u>	<u>0.034</u>
	Total	<u>0.034</u>	<u>0.034</u>
B.4	TOTAL OVERHEAD EXPENSES	0.366	0.347
	a) Relief	0.019	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.347	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 358 : IRON FOUNDRIES

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.491	0.686
	Total	0.491	0.686
B.2	Legislative Obligations		
	WSIAT	0.020	0.028
	Office of Worker Advisor	0.013	0.018
	Office of Employer Advisor	0.004	0.006
	OHSA	0.044	0.061
	Mine Rescue	0.000	0.000
	Total	0.082	0.114
B.3	Accident Prevention		
	IAPA	0.059	0.059
	Total	0.059	0.059
B.4	TOTAL OVERHEAD EXPENSES	0.633	0.860
	a) Relief	0.000	
	b) Transfer Charge	0.227	
B.5	NET OVERHEAD EXPENSES	0.860	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 360 : NON-FERROUS ROLLING, CASTING, AND EXTRUDING

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.306</u>	<u>0.312</u>
	Total	0.306	0.312
B.2	Legislative Obligations		
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.008	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.027	0.028
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.051	0.052
B.3	Accident Prevention		
	IAPA	<u>0.036</u>	<u>0.036</u>
	Total	<u>0.036</u>	<u>0.036</u>
B.4	TOTAL OVERHEAD EXPENSES	0.394	0.400
	a) Relief	0.000	
	b) Transfer Charge	<u>0.006</u>	
B.5	NET OVERHEAD EXPENSES	0.400	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 361 : ALUMINUM INDUSTRY

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.322</u>	<u>0.345</u>
	Total	0.322	0.345
B.2	Legislative Obligations		
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.009	0.009
	Office of Employer Advisor	0.003	0.003
	OHSA	0.029	0.031
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.054	0.057
B.3	Accident Prevention		
	IAPA	<u>0.038</u>	<u>0.038</u>
	Total	<u>0.038</u>	<u>0.038</u>
B.4	TOTAL OVERHEAD EXPENSES	0.415	0.441
	a) Relief	0.000	
	b) Transfer Charge	<u>0.026</u>	
B.5	NET OVERHEAD EXPENSES	0.441	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 362 : OTHER PRIMARY SMELTING AND REFINING INDUSTRIES *

(CLASS D : MANUFACTURING)

		Premium Rate Components	
	Overhead Expenses Component	Overhead Expenses Sub Component	
			Before Relief/Transfer
			After Relief/Transfer
B.1	WSIB Administrative		
		WSIB Administrative	
		Total	
B.2	Legislative Obligations		
		WSIAT	
		Office of Worker Advisor	
		Office of Employer Advisor	
		OHSA	
		Mine Rescue	
		Total	
B.3	Accident Prevention		
		IAPA	
		Total	
B.4	TOTAL OVERHEAD EXPENSES		0.265
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES		0.265

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 369 : POWER BOILERS AND HEAT EXCHANGERS *

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses	Overhead Expenses	Before	After
Component	Sub Component	Relief/Transfer	Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.315
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.315	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 370 : METAL TANKS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.354</u>	<u>0.408</u>
	Total	0.354	0.408
B.2	Legislative Obligations		
	WSIAT	0.015	0.017
	Office of Worker Advisor	0.009	0.011
	Office of Employer Advisor	0.003	0.003
	OHSA	0.031	0.036
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.059	0.068
B.3	Accident Prevention		
	IAPA	<u>0.042</u>	<u>0.042</u>
	Total	<u>0.042</u>	<u>0.042</u>
B.4	TOTAL OVERHEAD EXPENSES	0.455	0.518
	a) Relief	0.000	
	b) Transfer Charge	<u>0.063</u>	
B.5	NET OVERHEAD EXPENSES	0.518	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 372 : STRUCTURAL METAL PRODUCTS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.571	0.847
	Total	0.571	0.847
B.2	Legislative Obligations		
	WSIAT	0.024	0.035
	Office of Worker Advisor	0.015	0.023
	Office of Employer Advisor	0.005	0.007
	OHSA	0.051	0.076
	Mine Rescue	0.000	0.000
	Total	0.096	0.141
B.3	Accident Prevention		
	IAPA	0.069	0.069
	Total	0.069	0.069
B.4	TOTAL OVERHEAD EXPENSES	0.736	1.058
	a) Relief	0.000	
	b) Transfer Charge	0.322	
B.5	NET OVERHEAD EXPENSES	1.058	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 374 : OTHER DOORS AND WINDOWS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.407</u>	<u>0.515</u>
	Total	0.407	0.515
B.2	Legislative Obligations		
	WSIAT	0.017	0.021
	Office of Worker Advisor	0.011	0.014
	Office of Employer Advisor	0.003	0.004
	OHSA	0.036	0.046
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.068	0.085
B.3	Accident Prevention		
	IAPA	<u>0.049</u>	<u>0.049</u>
	Total	<u>0.049</u>	<u>0.049</u>
B.4	TOTAL OVERHEAD EXPENSES	0.524	0.651
	a) Relief	0.000	
	b) Transfer Charge	<u>0.127</u>	
B.5	NET OVERHEAD EXPENSES	0.651	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 375 : ORNAMENTAL AND ARCHITECTURAL METAL PRODUCTS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.466	0.634
	Total	0.466	0.634
B.2	Legislative Obligations		
	WSIAT	0.019	0.026
	Office of Worker Advisor	0.012	0.017
	Office of Employer Advisor	0.004	0.005
	OHSA	0.042	0.057
	Mine Rescue	0.000	0.000
	Total	0.078	0.105
B.3	Accident Prevention		
	IAPA	0.056	0.056
	Total	0.056	0.056
B.4	TOTAL OVERHEAD EXPENSES	0.600	0.797
	a) Relief	0.000	
	b) Transfer Charge	0.197	
B.5	NET OVERHEAD EXPENSES	0.797	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 377 : COATING OF METAL PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.384</u>	<u>0.469</u>
	Total	0.384	0.469
B.2	Legislative Obligations		
	WSIAT	0.016	0.019
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.003	0.004
	OHSA	0.034	0.042
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.064	0.078
B.3	Accident Prevention		
	IAPA	<u>0.046</u>	<u>0.046</u>
	Total	<u>0.046</u>	<u>0.046</u>
B.4	TOTAL OVERHEAD EXPENSES	0.494	0.594
	a) Relief	0.000	
	b) Transfer Charge	<u>0.100</u>	
B.5	NET OVERHEAD EXPENSES	0.594	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 379 : HARDWARE, TOOLS, AND CUTLERY

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.278	0.254
	Total	0.278	0.254
B.2	Legislative Obligations		
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.025	0.023
	Mine Rescue	0.000	0.000
	Total	0.046	0.042
B.3	Accident Prevention		
	IAPA	0.033	0.033
	Total	0.033	0.033
B.4	TOTAL OVERHEAD EXPENSES	0.357	0.329
	a) Relief	0.028	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.329	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 382 : METAL DIES, MOULDS, AND PATTERNS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.276</u>	<u>0.252</u>
	Total	0.276	0.252
B.2	Legislative Obligations		
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.025	0.022
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.046	0.042
B.3	Accident Prevention		
	IAPA	<u>0.033</u>	<u>0.033</u>
	Total	<u>0.033</u>	<u>0.033</u>
B.4	TOTAL OVERHEAD EXPENSES	0.355	0.326
	a) Relief	0.029	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.326	

1999 PREMIUM RATES

SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 383 : HEATING, REFRIGERATION, AND AIR CONDITIONING EQUIPMENT

(CLASS D : MANUFACTURING)

		Premium Rate Components	
	Overhead Expenses Component	Overhead Expenses Sub Component	
			Before Relief/Transfer
			After Relief/Transfer
B.1	WSIB Administrative		
		WSIB Administrative	0.383
			0.468
		Total	0.383
			0.468
B.2	Legislative Obligations		
		WSIAT	0.016
			0.019
		Office of Worker Advisor	0.010
			0.013
		Office of Employer Advisor	0.003
			0.004
		OHSA	0.034
			0.042
		Mine Rescue	0.000
			0.000
		Total	0.064
			0.078
B.3	Accident Prevention		
		IAPA	0.046
			0.046
		Total	0.046
			0.046
B.4	TOTAL OVERHEAD EXPENSES		0.494
			0.592
	a) Relief		0.000
	b) Transfer Charge		0.099
B.5	NET OVERHEAD EXPENSES		0.592

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 385 : MACHINE SHOPS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.329</u>	<u>0.358</u>
	Total	0.329	0.358
B.2	Legislative Obligations		
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.009	0.010
	Office of Employer Advisor	0.003	0.003
	OHSA	0.029	0.032
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.055	0.059
B.3	Accident Prevention		
	IAPA	<u>0.039</u>	<u>0.039</u>
	Total	<u>0.039</u>	<u>0.039</u>
B.4	TOTAL OVERHEAD EXPENSES	0.423	0.457
	a) Relief	0.000	
	b) Transfer Charge	<u>0.034</u>	
B.5	NET OVERHEAD EXPENSES	0.457	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 387 : OTHER METAL FABRICATING INDUSTRIES

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.374</u>	<u>0.449</u>
	Total	0.374	0.449
B.2	Legislative Obligations		
	WSIAT	0.015	0.019
	Office of Worker Advisor	0.010	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.033	0.040
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.063	0.074
B.3	Accident Prevention		
	IAPA	<u>0.045</u>	<u>0.045</u>
	Total	<u>0.045</u>	<u>0.045</u>
B.4	TOTAL OVERHEAD EXPENSES	0.482	0.569
	a) Relief	0.000	
	b) Transfer Charge	<u>0.087</u>	
B.5	NET OVERHEAD EXPENSES	0.569	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 389 : METAL CLOSURES AND CONTAINERS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.322</u>	<u>0.345</u>
	Total	0.322	0.345
B.2	Legislative Obligations		
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.009	0.009
	Office of Employer Advisor	0.003	0.003
	OHSA	0.029	0.031
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.054	0.057
B.3	Accident Prevention		
	IAPA	<u>0.038</u>	<u>0.038</u>
	Total	<u>0.038</u>	<u>0.038</u>
B.4	TOTAL OVERHEAD EXPENSES	0.415	0.441
	a) Relief	0.000	
	b) Transfer Charge	<u>0.026</u>	
B.5	NET OVERHEAD EXPENSES	0.441	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 390 : OTHER STAMPED AND PRESSED METAL PRODUCTS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.438	0.578
	Total	0.438	0.578
B.2	Legislative Obligations		
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.012	0.015
	Office of Employer Advisor	0.004	0.005
	OHSA	0.039	0.052
	Mine Rescue	0.000	0.000
	Total	0.073	0.096
B.3	Accident Prevention		
	IAPA	0.053	0.053
	Total	0.053	0.053
B.4	TOTAL OVERHEAD EXPENSES	0.564	0.728
	a) Relief	0.000	
	b) Transfer Charge	0.164	
B.5	NET OVERHEAD EXPENSES	0.728	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 393 : WIRE PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.362</u>	<u>0.424</u>
	Total	0.362	0.424
B.2	Legislative Obligations		
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.010	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.032	0.038
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.061	0.070
B.3	Accident Prevention		
	IAPA	<u>0.043</u>	<u>0.043</u>
	Total	<u>0.043</u>	<u>0.043</u>
B.4	TOTAL OVERHEAD EXPENSES	0.466	0.539
	a) Relief	0.000	
	b) Transfer Charge	<u>0.073</u>	
B.5	NET OVERHEAD EXPENSES	0.539	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES
RATE GROUP 401 : AGRICULTURAL IMPLEMENTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.373</u>	<u>0.447</u>
	Total	0.373	0.447
B.2	Legislative Obligations		
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.010	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.033	0.040
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.062	0.074
B.3	Accident Prevention		
	IAPA	<u>0.045</u>	<u>0.045</u>
	Total	<u><u>0.045</u></u>	<u><u>0.045</u></u>
B.4	TOTAL OVERHEAD EXPENSES	0.480	0.567
	a) Relief	0.000	
	b) Transfer Charge	<u><u>0.087</u></u>	
B.5	NET OVERHEAD EXPENSES	0.567	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 402 : MAJOR APPLIANCES

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.238	0.175
	Total	0.238	0.175
B.2	Legislative Obligations		
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.001
	OHSA	0.021	0.015
	Mine Rescue	0.000	0.000
	Total	0.040	0.029
B.3	Accident Prevention		
	IAPA	0.028	0.028
	Total	0.028	0.028
B.4	TOTAL OVERHEAD EXPENSES	0.305	0.232
	a) Relief	0.074	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.232	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 403 : OTHER MACHINERY AND EQUIPMENT

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.267	0.232
	Total	0.267	0.232
B.2	Legislative Obligations		
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.007	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.024	0.021
	Mine Rescue	0.000	0.000
	Total	0.044	0.038
B.3	Accident Prevention		
	IAPA	0.031	0.031
	Total	0.031	0.031
B.4	TOTAL OVERHEAD EXPENSES	0.343	0.302
	a) Relief	0.040	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.302	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 406 : ELEVATORS AND ESCALATORS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.380</u>	<u>0.460</u>
	Total	0.380	0.460
B.2	Legislative Obligations		
	WSIAT	0.016	0.019
	Office of Worker Advisor	0.010	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.034	0.041
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.064	0.076
B.3	Accident Prevention		
	IAPA	<u>0.046</u>	<u>0.046</u>
	Total	<u>0.046</u>	<u>0.046</u>
B.4	TOTAL OVERHEAD EXPENSES	0.489	0.583
	a) Relief	0.000	
	b) Transfer Charge	<u>0.094</u>	
B.5	NET OVERHEAD EXPENSES	0.583	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 408 : COMPRESSORS, PUMPS, AND INDUSTRIAL FANS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.340	0.381
	Total	0.340	0.381
B.2	Legislative Obligations		
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.009	0.010
	Office of Employer Advisor	0.003	0.003
	OHSA	0.030	0.034
	Mine Rescue	0.000	0.000
	Total	0.057	0.063
B.3	Accident Prevention		
	IAPA	0.041	0.041
	Total	0.041	0.041
B.4	TOTAL OVERHEAD EXPENSES	0.438	0.485
	a) Relief	0.000	
	b) Transfer Charge	0.047	
B.5	NET OVERHEAD EXPENSES	0.485	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 411 : CONSTRUCTION AND MINING MACHINERY

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.377	0.454
	Total	0.377	0.454
B.2	Legislative Obligations		
	WSIAT	0.016	0.019
	Office of Worker Advisor	0.010	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.034	0.040
	Mine Rescue	0.000	0.000
	Total	0.063	0.075
B.3	Accident Prevention		
	IAPA	0.045	0.045
	Total	0.045	0.045
B.4	TOTAL OVERHEAD EXPENSES	0.485	0.575
	a) Relief	0.000	
	b) Transfer Charge	0.090	
B.5	NET OVERHEAD EXPENSES	0.575	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 417 : AIRCRAFT AND AIRCRAFT PARTS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.230	0.158
	Total	0.230	0.158
B.2	Legislative Obligations		
	WSIAT	0.009	0.007
	Office of Worker Advisor	0.006	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.020	0.014
	Mine Rescue	0.000	0.000
	Total	0.038	0.026
B.3	Accident Prevention		
	IAPA	0.027	0.027
	Total	0.027	0.027
B.4	TOTAL OVERHEAD EXPENSES	0.295	0.211
	a) Relief	0.084	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.211	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 419 : MOTOR VEHICLE ASSEMBLY

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.364</u>	<u>0.430</u>
	Total	0.364	0.430
B.2	Legislative Obligations		
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.010	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.032	0.038
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.061	0.071
B.3	Accident Prevention		
	IAPA	<u>0.044</u>	<u>0.044</u>
	Total	<u>0.044</u>	<u>0.044</u>
B.4	TOTAL OVERHEAD EXPENSES	0.469	0.545
	a) Relief	0.000	
	b) Transfer Charge	<u>0.076</u>	
B.5	NET OVERHEAD EXPENSES	0.545	

1999 PREMIUM RATES

SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 420 : MOTOR VEHICLE ENGINES AND PARTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.248	0.195
	Total	0.248	0.195
B.2	Legislative Obligations		
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.007	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.022	0.017
	Mine Rescue	0.000	0.000
	Total	0.041	0.032
B.3	Accident Prevention		
	IAPA	0.029	0.029
	Total	0.029	0.029
B.4	TOTAL OVERHEAD EXPENSES	0.319	0.257
	a) Relief	0.062	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.257	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 421 : OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.300</u>	<u>0.300</u>
	Total	0.300	0.300
B.2	Legislative Obligations		
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.008	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.027	0.027
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.050	0.050
B.3	Accident Prevention		
	IAPA	<u>0.036</u>	<u>0.036</u>
	Total	<u>0.036</u>	<u>0.036</u>
B.4	TOTAL OVERHEAD EXPENSES	0.386	0.386
	a) Relief	0.000	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.386	

* 1999 Target Rate Derived On A Manual Basis (See Appendix) 330

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 424 : MOTOR VEHICLE STAMPINGS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.416	0.533
	Total	0.416	0.533
B.2	Legislative Obligations		
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.011	0.014
	Office of Employer Advisor	0.004	0.005
	OHSA	0.037	0.048
	Mine Rescue	0.000	0.000
	Total	0.070	0.088
B.3	Accident Prevention		
	IAPA	0.050	0.050
	Total	0.050	0.050
B.4	TOTAL OVERHEAD EXPENSES	0.536	0.673
	a) Relief	0.000	
	b) Transfer Charge	0.137	
B.5	NET OVERHEAD EXPENSES	0.673	

1999 PREMIUM RATES

SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 425 : MOTOR VEHICLE WHEELS AND BRAKES

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.334	0.369
	Total	0.334	0.369
B.2	Legislative Obligations		
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.009	0.010
	Office of Employer Advisor	0.003	0.003
	OHSA	0.030	0.033
	Mine Rescue	0.000	0.000
	Total	0.056	0.061
B.3	Accident Prevention		
	IAPA	0.040	0.040
	Total	0.040	0.040
B.4	TOTAL OVERHEAD EXPENSES	0.430	0.471
	a) Relief	0.000	
	b) Transfer Charge	0.041	
B.5	NET OVERHEAD EXPENSES	0.471	

1999 PREMIUM RATES

SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 428 : MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.416	0.535
	Total	0.416	0.535
B.2	Legislative Obligations		
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.011	0.014
	Office of Employer Advisor	0.004	0.005
	OHSA	0.037	0.048
	Mine Rescue	0.000	0.000
	Total	0.070	0.089
B.3	Accident Prevention		
	IAPA	0.050	0.050
	Total	0.050	0.050
B.4	TOTAL OVERHEAD EXPENSES	0.536	0.674
	a) Relief	0.000	
	b) Transfer Charge	0.138	
B.5	NET OVERHEAD EXPENSES	0.674	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 432 : TRUCK AND BUS BODIES

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.453</u>	<u>0.609</u>
	Total	0.453	0.609
B.2	Legislative Obligations		
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.012	0.016
	Office of Employer Advisor	0.004	0.005
	OHSA	0.040	0.054
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.076	0.101
B.3	Accident Prevention		
	IAPA	<u>0.055</u>	<u>0.055</u>
	Total	<u>0.055</u>	<u>0.055</u>
B.4	TOTAL OVERHEAD EXPENSES	0.584	0.766
	a) Relief	0.000	
	b) Transfer Charge	<u>0.182</u>	
B.5	NET OVERHEAD EXPENSES	0.766	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 433 : COMMERCIAL TRAILERS *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		1.055
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	1.055	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 438 : RECREATIONAL VEHICLES AND TRAILERS *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
	<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	
			<u>Before Relief/Transfer</u> <u>After Relief/Transfer</u>
B.1	WSIB Administrative		
		WSIB Administrative	
		Total	
B.2	Legislative Obligations		
		WSIAT	
		Office of Worker Advisor	
		Office of Employer Advisor	
		OHSA	
		Mine Rescue	
		Total	
B.3	Accident Prevention		
		IAPA	
		Total	
B.4	TOTAL OVERHEAD EXPENSES		0.386
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES		0.386

* 1999 Target Rate Derived On A Manual Basis (See Appendix) 336

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 442 : RAILROAD ROLLING STOCK

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.367</u>	<u>0.433</u>
	Total	0.367	0.433
B.2	Legislative Obligations		
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.010	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.033	0.039
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.061	0.072
B.3	Accident Prevention		
	IAPA	<u>0.044</u>	<u>0.044</u>
	Total	<u>0.044</u>	<u>0.044</u>
B.4	TOTAL OVERHEAD EXPENSES	0.472	0.550
	a) Relief	0.000	
	b) Transfer Charge	<u>0.078</u>	
B.5	NET OVERHEAD EXPENSES	0.550	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 445 : SHIPBUILDING AND REPAIRS *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		1.178
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	1.178	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 447 : BOATBUILDING AND REPAIRS *

(CLASS D : MANUFACTURING)

		Premium Rate Components	
	Overhead Expenses Component	Overhead Expenses Sub Component	
			Before Relief/Transfer
			After Relief/Transfer
B.1	WSIB Administrative		
		WSIB Administrative	
		Total	
B.2	Legislative Obligations		
		WSIAT	
		Office of Worker Advisor	
		Office of Employer Advisor	
		OHSA	
		Mine Rescue	
		Total	
B.3	Accident Prevention		
		IAPA	
		Total	
B.4	TOTAL OVERHEAD EXPENSES		1.347
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES		1.347

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 459 : SMALL ELECTRICAL APPLIANCES

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.337	0.373
	Total	0.337	0.373
B.2	Legislative Obligations		
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.009	0.010
	Office of Employer Advisor	0.003	0.003
	OHSA	0.030	0.033
	Mine Rescue	0.000	0.000
	Total	0.056	0.062
B.3	Accident Prevention		
	IAPA	0.040	0.040
	Total	0.040	0.040
B.4	TOTAL OVERHEAD EXPENSES	0.433	0.476
	a) Relief	0.000	
	b) Transfer Charge	0.043	
B.5	NET OVERHEAD EXPENSES	0.476	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 460 : LIGHTING *

(CLASS D : MANUFACTURING)

		Premium Rate Components	
		Before	After
Overhead Expenses	Overhead Expenses	Relief/Transfer	Relief/Transfer
Component	Sub Component		
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.480
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.480	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 461 : ELECTRICAL TRANSFORMERS *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		.
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.265
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.265	

* 1999 Target Rate Derived On A Manual Basis (See Appendix) 342

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 466 : COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.265	0.228
	Total	0.265	0.228
B.2	Legislative Obligations		
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.007	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.023	0.020
	Mine Rescue	0.000	0.000
	Total	0.044	0.038
B.3	Accident Prevention		
	IAPA	0.031	0.031
	Total	0.031	0.031
B.4	TOTAL OVERHEAD EXPENSES	0.340	0.298
	a) Relief	0.042	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.298	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 467 : RADIO AND TELEVISION EQUIPMENT *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.196
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.196	

1999 PREMIUM RATES

SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 468 : COMMUNICATION AND ELECTRONIC EQUIPMENT

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.175	0.046
	Total	0.175	0.046
B.2	Legislative Obligations		
	WSIAT	0.007	0.002
	Office of Worker Advisor	0.005	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.015	0.004
	Mine Rescue	0.000	0.000
	Total	0.029	0.008
B.3	Accident Prevention		
	IAPA	0.020	0.020
	Total	0.020	0.020
B.4	TOTAL OVERHEAD EXPENSES	0.223	0.074
	a) Relief	0.149	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.074	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 472 : OFFICE, STORE, AND BUSINESS MACHINES *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
	<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	
			<u>Before Relief/Transfer</u> <u>After Relief/Transfer</u>
B.1	WSIB Administrative		
		WSIB Administrative	
		Total	
B.2	Legislative Obligations		
		WSIAT	
		Office of Worker Advisor	
		Office of Employer Advisor	
		OHSA	
		Mine Rescue	
		Total	
B.3	Accident Prevention		
		IAPA	
		Total	
B.4	TOTAL OVERHEAD EXPENSES		0.071
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES		0.071

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 476 : ELECTRICAL SWITCHGEAR AND WIRING DEVICES *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.233
a)	Relief		
b)	Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.233	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 477 : INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.216</u>	<u>0.131</u>
	Total	0.216	0.131
B.2	Legislative Obligations		
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.006	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.019	0.012
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.036	0.022
B.3	Accident Prevention		
	IAPA	<u>0.025</u>	<u>0.025</u>
	Total	<u>0.025</u>	<u>0.025</u>
B.4	TOTAL OVERHEAD EXPENSES	0.277	0.178
	a) Relief	0.099	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.178	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 479 : BATTERIES *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.271
a)	Relief		
b)	Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.271	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 480 : ELECTRIC LAMPS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.270</u>	<u>0.239</u>
	Total	0.270	0.239
B.2	Legislative Obligations		
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.007	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.024	0.021
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.045	0.039
B.3	Accident Prevention		
	IAPA	<u>0.032</u>	<u>0.032</u>
	Total	<u>0.032</u>	<u>0.032</u>
B.4	TOTAL OVERHEAD EXPENSES	0.347	0.310
	a) Relief	0.037	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.310	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 485 : BRICKS AND REFRACTORIES *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		.
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.480
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.480	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 488 : CERAMICS, PORCELAIN, AND CHINA *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.610
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.610	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 490 : ABRASIVES *

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.438
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.438	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 496 : CONCRETE PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.445</u>	<u>0.591</u>
	Total	0.445	0.591
B.2	Legislative Obligations		
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.012	0.016
	Office of Employer Advisor	0.004	0.005
	OHSA	0.040	0.053
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.074	0.098
B.3	Accident Prevention		
	IAPA	<u>0.054</u>	<u>0.054</u>
	Total	<u>0.054</u>	<u>0.054</u>
B.4	TOTAL OVERHEAD EXPENSES	0.573	0.743
	a) Relief	0.000	
	b) Transfer Charge	<u>0.171</u>	
B.5	NET OVERHEAD EXPENSES	0.743	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 497 : READY-MIX CONCRETE

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.476	0.655
	Total	0.476	0.655
B.2	Legislative Obligations		
	WSIAT	0.020	0.027
	Office of Worker Advisor	0.013	0.018
	Office of Employer Advisor	0.004	0.006
	OHSA	0.043	0.059
	Mine Rescue	0.000	0.000
	Total	0.080	0.109
B.3	Accident Prevention		
	TSAO	0.105	0.105
	Total	0.105	0.105
B.4	TOTAL OVERHEAD EXPENSES	0.661	0.870
	a) Relief	0.000	
	b) Transfer Charge	0.209	
B.5	NET OVERHEAD EXPENSES	0.870	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 501 : GYPSUM, LIME, AND CEMENT *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.356
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.356	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 502 : GLASS PRODUCTS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.299	0.298
	Total	0.299	0.298
B.2	Legislative Obligations		
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.008	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.027	0.026
	Mine Rescue	0.000	0.000
	Total	0.050	0.049
B.3	Accident Prevention		
	IAPA	0.036	0.036
	Total	0.036	0.036
B.4	TOTAL OVERHEAD EXPENSES	0.385	0.383
	a) Relief	0.002	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.383	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 503 : NON-METALLIC MINERAL INSULATING MATERIALS *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.354
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.354	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 507 : PETROLEUM AND COAL PRODUCTS *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
	<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	
			<u>Before Relief/Transfer</u> <u>After Relief/Transfer</u>
B.1	WSIB Administrative		
		WSIB Administrative	
		Total	
B.2	Legislative Obligations		
		WSIAT	
		Office of Worker Advisor	
		Office of Employer Advisor	
		OHSA	
		Mine Rescue	
		Total	
B.3	Accident Prevention		
		IAPA	
		Total	
B.4	TOTAL OVERHEAD EXPENSES		0.131
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES		0.131

**1999 PREMIUM RATES
 SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 511 : PLASTIC AND SYNTHETIC RESINS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.250</u>	<u>0.198</u>
	Total	0.250	0.198
B.2	Legislative Obligations		
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.007	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.022	0.017
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.042	0.033
B.3	Accident Prevention		
	IAPA	<u>0.029</u>	<u>0.029</u>
	Total	<u>0.029</u>	<u>0.029</u>
B.4	TOTAL OVERHEAD EXPENSES	0.321	0.260
	a) Relief	0.061	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.260	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 512 : PAINT, PRINTING INK, AND ADHESIVES

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.234	0.167
	Total	0.234	0.167
B.2	Legislative Obligations		
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.006	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.021	0.015
	Mine Rescue	0.000	0.000
	Total	0.039	0.028
B.3	Accident Prevention		
	IAPA	0.027	0.027
	Total	0.027	0.027
B.4	TOTAL OVERHEAD EXPENSES	0.300	0.222
	a) Relief	0.078	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.222	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 514 : PHARMACEUTICALS AND MEDICINES

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.184</u>	<u>0.064</u>
	Total	0.184	0.064
B.2	Legislative Obligations		
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.005	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.016	0.006
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.031	0.011
B.3	Accident Prevention		
	IAPA	<u>0.021</u>	<u>0.021</u>
	Total	<u>0.021</u>	<u>0.021</u>
B.4	TOTAL OVERHEAD EXPENSES	0.236	0.096
	a) Relief	0.140	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.096	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 517 : SOAP AND CLEANING COMPOUNDS *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.175
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.175	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 519 : TOILETRIES *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.214
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.214	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 522 : INORGANIC CHEMICALS *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.265
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.265	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 523 : ORGANIC CHEMICALS *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		.
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.214
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.214	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 524 : OTHER CHEMICAL INDUSTRIES *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.193
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.193	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 529 : INDICATING AND OTHER INSTRUMENTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.209</u>	<u>0.116</u>
	Total	0.209	0.116
B.2	Legislative Obligations		
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.006	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.018	0.010
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.035	0.019
B.3	Accident Prevention		
	IAPA	<u>0.024</u>	<u>0.024</u>
	Total	<u>0.024</u>	<u>0.024</u>
B.4	TOTAL OVERHEAD EXPENSES	0.268	0.159
	a) Relief	0.109	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.159	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 530 : JEWELLERY AND SILVERWARE *

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.176
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.176	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 533 : SIGNS AND DISPLAYS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.402	0.505
	Total	0.402	0.505
B.2	Legislative Obligations		
	WSIAT	0.017	0.021
	Office of Worker Advisor	0.011	0.014
	Office of Employer Advisor	0.003	0.004
	OHSA	0.036	0.045
	Mine Rescue	0.000	0.000
	Total	0.067	0.084
B.3	Accident Prevention		
	IAPA	0.048	0.048
	Total	0.048	0.048
B.4	TOTAL OVERHEAD EXPENSES	0.517	0.638
	a) Relief	0.000	
	b) Transfer Charge	0.121	
B.5	NET OVERHEAD EXPENSES	0.638	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 538 : SPORTING GOODS AND TOYS

(CLASS D : MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.397	0.495
	Total	0.397	0.495
B.2	Legislative Obligations		
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.011	0.013
	Office of Employer Advisor	0.003	0.004
	OHSA	0.035	0.044
	Mine Rescue	0.000	0.000
	Total	0.066	0.082
B.3	Accident Prevention		
	IAPA	0.048	0.048
	Total	0.048	0.048
B.4	TOTAL OVERHEAD EXPENSES	0.511	0.625
	a) Relief	0.000	
	b) Transfer Charge	0.114	
B.5	NET OVERHEAD EXPENSES	0.625	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 542 : OTHER MANUFACTURED PRODUCTS

(CLASS D : MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.311</u>	<u>0.321</u>
	Total	0.311	0.321
B.2	Legislative Obligations		
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.008	0.009
	Office of Employer Advisor	0.003	0.003
	OHSA	0.028	0.028
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.052	0.053
B.3	Accident Prevention		
	IAPA	<u>0.037</u>	<u>0.037</u>
	Total	<u>0.037</u>	<u>0.037</u>
B.4	TOTAL OVERHEAD EXPENSES	0.400	0.411
	a) Relief	0.000	
	b) Transfer Charge	<u>0.012</u>	
B.5	NET OVERHEAD EXPENSES	0.411	

1999 PREMIUM RATE COMPONENTS

CLASS D : MANUFACTURING

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.975		1.075		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.195		0.347		
b. Transfer Charge	0.200		0.328		
3. NET NEW CLAIMS COST	0.980	41%	1.055	1.055	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.302		0.318		
2. Legislative Obligations	0.050		0.052		
3. Accident Prevention	0.036		0.040		
4. TOTAL OVERHEAD EXPENSES	0.388		0.410		
a. Relief	0.039		0.065		
b. Transfer Charge	0.039		0.072		
5. NET OVERHEAD EXPENSES	0.389	16%	0.417	0.417	16%
C. UNFUNDED LIABILITY	1.008	42%	1.158	1.158	44%
D. TOTAL PREMIUM RATE (A+B+C)	2.38	100%	2.63	2.63	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 207 : MEAT AND FISH PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.022		1.935	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.486		0.554	
b. Transfer Charge	0.414		0.590	
3. NET NEW CLAIMS COST	1.950	41%	1.971	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.449		0.455	
2. Legislative Obligations	0.075		0.075	
3. Accident Prevention	0.054		0.058	
4. TOTAL OVERHEAD EXPENSES	0.579		0.588	
a. Relief	0.000		0.043	
b. Transfer Charge	0.177		0.223	
5. NET OVERHEAD EXPENSES	0.756	16%	0.768	16%
C. UNFUNDED LIABILITY	2.004	43%	2.172	44%
D. TOTAL PREMIUM RATE (A+B+C)	4.71	100%	4.91	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 210 : POULTRY PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.552		1.790		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.360		0.565		
b. Transfer Charge	0.318		0.545		
	<u>1.509</u>	41%	<u>1.770</u>	1.770	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.382		0.425		
2. Legislative Obligations	0.064		0.070		
3. Accident Prevention	0.046		0.054		
4. TOTAL OVERHEAD EXPENSES	<u>0.492</u>		<u>0.549</u>		
a. Relief	0.000		0.070		
b. Transfer Charge	0.097		0.213		
	<u>0.589</u>	16%	<u>0.691</u>	0.691	16%
5. NET OVERHEAD EXPENSES	<u>1.552</u>	43%	<u>1.948</u>	1.948	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.65</u></u>	100%	<u><u>4.41</u></u>	4.41	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 214 : FRUIT AND VEGETABLE PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.209		1.403		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.300		0.465		
b. Transfer Charge	0.247		0.428		
	<u>1.156</u>	41%	<u>1.366</u>	40%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.328		0.365		
2. Legislative Obligations	0.055		0.060		
3. Accident Prevention	0.039		0.046		
4. TOTAL OVERHEAD EXPENSES	<u>0.422</u>		<u>0.471</u>		
a. Relief	0.000		0.055		
b. Transfer Charge	0.033		0.122		
5. NET OVERHEAD EXPENSES	<u>0.455</u>	16%	<u>0.538</u>	16%	
C. UNFUNDED LIABILITY					
	1.189	42%	1.506	44%	
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.80</u>	100%	<u>3.41</u>	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 216 : DAIRY PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.798		0.933		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.146		0.314		
b. Transfer Charge	0.163		0.284		
3. NET NEW CLAIMS COST	0.815	41%	0.904	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.276		0.296		
2. Legislative Obligations	0.046		0.049		
3. Accident Prevention	0.033		0.037		
4. TOTAL OVERHEAD EXPENSES	0.355		0.381		
a. Relief	0.029		0.019		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.326	16%	0.362	16%	
C. UNFUNDED LIABILITY	0.839	42%	0.994	44%	
D. TOTAL PREMIUM RATE (A+B+C)	1.98	100%	2.26	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 219 : BISCUITS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.799		0.847		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.180		0.276		
b. Transfer Charge	0.164		0.258		
	<u>0.782</u>	41%	<u>0.829</u>	0.829	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.271		0.284		
2. Legislative Obligations	0.045		0.047		
3. Accident Prevention	0.032		0.035		
	<u>0.348</u>		<u>0.366</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.035		0.033		
b. Transfer Charge	0.000		0.000		
	<u>0.314</u>		<u>0.333</u>		
5. NET OVERHEAD EXPENSES					
	<u>0.804</u>	17%	<u>0.908</u>	0.333	16%
		42%		0.908	44%
C. UNFUNDED LIABILITY					
	<u>1.90</u>	100%	<u>2.07</u>		100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 220 : OTHER BAKERY PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.497		1.539	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.357		0.527	
b. Transfer Charge	0.306		0.469	
	<u>1.447</u>	41%	<u>1.481</u>	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.373		0.381	
2. Legislative Obligations	0.062		0.063	
3. Accident Prevention	0.045		0.048	
	<u>0.479</u>		<u>0.492</u>	
4. TOTAL OVERHEAD EXPENSES				
a. Relief	0.000		0.038	
b. Transfer Charge	0.086		0.126	
	<u>0.565</u>	16%	<u>0.581</u>	16%
5. NET OVERHEAD EXPENSES		43%		44%
	<u>1.488</u>		<u>1.628</u>	
C. UNFUNDED LIABILITY				
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.50</u></u>	<u><u>100%</u></u>	<u><u>3.69</u></u>	<u><u>100%</u></u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 222 : CONFECTIONNERY

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.419		0.372		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.088		0.120		
b. Transfer Charge	0.086		0.113		
	<u>0.416</u>	41%	<u>0.366</u>	0.366	39%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.216		0.216		
2. Legislative Obligations	0.036		0.035		
3. Accident Prevention	0.025		0.026		
4. TOTAL OVERHEAD EXPENSES	<u>0.277</u>		<u>0.278</u>		
a. Relief	0.102		0.119		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	<u>0.175</u>	17%	<u>0.159</u>	0.159	17%
C. UNFUNDED LIABILITY	0.429	42%	0.405	0.405	44%
	<u>1.02</u>	100%	<u>0.93</u>	0.93	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 223 : OTHER FOOD PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.896		0.878		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.177		0.266		
b. Transfer Charge	0.183		0.268		
3. NET NEW CLAIMS COST	0.902	0.902	0.879	0.879	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.290		0.292		
2. Legislative Obligations	0.048		0.048		
3. Accident Prevention	0.034		0.036		
4. TOTAL OVERHEAD EXPENSES	0.372		0.376		
a. Relief	0.013		0.023		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.359	0.359	0.353	0.353	16%
C. UNFUNDED LIABILITY	0.928	0.928	0.968	0.968	44%
D. TOTAL PREMIUM RATE (A+B+C)	2.19	2.19	2.20	2.20	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 224 : SNACK FOODS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.326		1.726		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.474		0.602		
b. Transfer Charge	0.476		0.526		
3. NET NEW CLAIMS COST	2.328	41%	1.650	1.650	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.507		0.407		
2. Legislative Obligations	0.085		0.067		
3. Accident Prevention	0.061		0.051		
4. TOTAL OVERHEAD EXPENSES	0.653		0.525		
a. Relief	0.000		0.012		
b. Transfer Charge	0.246		0.133		
5. NET OVERHEAD EXPENSES	0.899	16%	0.645	0.645	16%
C. UNFUNDED LIABILITY	2.393	43%	1.814	1.814	44%
D. TOTAL PREMIUM RATE (A+B+C)	5.62	100%	4.11	4.11	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 226 : CRUSHED AND GROUND FOODS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.598		0.601		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.117		0.183		
b. Transfer Charge	0.122		0.183		
3. NET NEW CLAIMS COST	0.603	41%	0.601	0.601	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.244		0.250		
2. Legislative Obligations	0.041		0.041		
3. Accident Prevention	0.029		0.031		
4. TOTAL OVERHEAD EXPENSES	0.313		0.322		
a. Relief	0.067		0.075		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.246	17%	0.247	0.247	16%
C. UNFUNDED LIABILITY	0.621	42%	0.661	0.661	44%
D. TOTAL PREMIUM RATE (A+B+C)	1.47	100%	1.51	1.51	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 230 : DISTILLERY AND WINE PRODUCTS *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	0.665	41%	0.754		40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.270	17%	0.306		16%
C. UNFUNDED LIABILITY	0.685	42%	0.830		44%
D. TOTAL PREMIUM RATE (A+B+C)	1.62	100%	1.89		100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 231 : SOFT DRINK AND BREWERY PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.907		0.938		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.215		0.336		
b. Transfer Charge	0.186		0.286		
	<u>0.878</u>	41%	<u>0.888</u>	0.888	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.286		0.293		
2. Legislative Obligations	0.048		0.048		
3. Accident Prevention	0.034		0.036		
4. TOTAL OVERHEAD EXPENSES	<u>0.368</u>		<u>0.378</u>		
a. Relief	0.018		0.022		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	<u>0.350</u>	16%	<u>0.356</u>	0.356	16%
C. UNFUNDED LIABILITY	<u>0.903</u>	42%	<u>0.976</u>	0.976	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.13</u></u>	100%	<u><u>2.22</u></u>	2.22	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 237 : TIRES AND TUBES

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.028		2.092		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.414		0.619		
b. Transfer Charge	0.415		0.638		
	<u>2.029</u>	41%	<u>2.110</u>	2.110	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.461		0.475		
2. Legislative Obligations	0.077		0.079		
3. Accident Prevention	0.056		0.060		
	<u>0.594</u>		<u>0.614</u>		
4. TOTAL OVERHEAD EXPENSES	0.000		0.025		
a. Relief	0.192		0.231		
b. Transfer Charge	<u>0.786</u>		<u>0.820</u>		
	0.786	16%	0.820	0.820	16%
5. NET OVERHEAD EXPENSES	<u>2.085</u>	43%	<u>2.320</u>	2.320	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>4.90</u>	100%	<u>5.25</u>	5.25	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 238 : OTHER RUBBER PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.081		1.414		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.246		0.412		
b. Transfer Charge	0.221		0.431		
	<u>1.056</u>	41%	<u>1.433</u>	1.433	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.313		0.374		
2. Legislative Obligations	0.052		0.062		
3. Accident Prevention	0.037		0.047		
	<u>0.402</u>		<u>0.483</u>		
4. TOTAL OVERHEAD EXPENSES	0.000		0.045		
a. Relief	0.015		0.125		
b. Transfer Charge	<u>0.417</u>		<u>0.563</u>		
5. NET OVERHEAD EXPENSES		16%	0.563	0.563	16%
C. UNFUNDED LIABILITY		42%	1.086	1.575	44%
	<u>2.56</u>	100%	<u>3.57</u>	<u>3.57</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 256 : PLASTIC BAGS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.166		1.460		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.216		0.458		
b. Transfer Charge	0.239		0.445		
	<u>1.189</u>	41%	<u>1.447</u>	1.447	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.334		0.377		
2. Legislative Obligations	0.056		0.062		
3. Accident Prevention	0.040		0.047		
	<u>0.429</u>		<u>0.486</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.043		
b. Transfer Charge	0.039		0.125		
	<u>0.468</u>	16%	<u>0.569</u>	0.569	16%
5. NET OVERHEAD EXPENSES	1.223	42%	1.594	1.594	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.88</u>	100%	<u>3.61</u>	3.61	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 258 : FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.064		0.875		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.168		0.230		
b. Transfer Charge	0.218		0.267		
3. NET NEW CLAIMS COST	1.114	1.114	0.911	0.911	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.322		0.297		
2. Legislative Obligations	0.054		0.049		
3. Accident Prevention	0.038		0.037		
4. TOTAL OVERHEAD EXPENSES	0.414		0.383		
a. Relief	0.000		0.018		
b. Transfer Charge	0.026		0.000		
5. NET OVERHEAD EXPENSES	0.439	0.439	0.365	0.365	16%
C. UNFUNDED LIABILITY	1.146	1.146	1.004	1.004	44%
D. TOTAL PREMIUM RATE (A+B+C)	2.70	100%	2.28	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 260 : PLASTIC PIPES AND FITTINGS *

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST				
2. Second Injury Enhancement Fund (SIEF)				
a. Relief				
b. Transfer Charge	1.318	41%	0.887	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative				
2. Legislative Obligations				
3. Accident Prevention				
4. TOTAL OVERHEAD EXPENSES				
a. Relief				
b. Transfer Charge	0.516	16%	0.356	16%
5. NET OVERHEAD EXPENSES	1.355	42%	0.976	44%
C. UNFUNDED LIABILITY				
D. TOTAL PREMIUM RATE (A+B+C)	3.19	100%	2.22	100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 261 : PLASTIC FILM AND SHEETING

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.673		0.869		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.121		0.265		
b. Transfer Charge	0.138		0.265		
	<u>0.691</u>	41%	<u>0.869</u>	0.869	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.257		0.290		
2. Legislative Obligations	0.043		0.048		
3. Accident Prevention	0.030		0.036		
4. TOTAL OVERHEAD EXPENSES	<u>0.331</u>		<u>0.374</u>		
a. Relief	0.052		0.025		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	<u>0.279</u>	17%	<u>0.348</u>	0.348	16%
C. UNFUNDED LIABILITY	<u>0.711</u>	42%	<u>0.953</u>	0.953	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>1.68</u></u>	100%	<u><u>2.17</u></u>	2.17	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 263 : OTHER PLASTIC PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.270		1.309		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.229		0.389		
b. Transfer Charge	0.260		0.399		
	<u>1.301</u>	41%	<u>1.319</u>	1.319	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.351		0.357		
2. Legislative Obligations	0.059		0.059		
3. Accident Prevention	0.042		0.045		
	<u>0.451</u>		<u>0.461</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.062		
b. Transfer Charge	0.059		0.120		
	<u>0.510</u>		<u>0.520</u>		
5. NET OVERHEAD EXPENSES	0.510	16%	0.520	0.520	16%
C. UNFUNDED LIABILITY	1.338	42%	1.451	1.451	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u>3.15</u>	100%	<u>3.29</u>	<u>3.29</u>	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 273 : TANNERIES AND LEATHER PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.054		1.044		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.168		0.244		
b. Transfer Charge	0.216		0.318		
	<u>1.102</u>	<u>1.102</u>	<u>1.119</u>	<u>1.119</u>	<u>40%</u>
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.320		0.327		
2. Legislative Obligations	0.053		0.054		
3. Accident Prevention	0.038		0.041		
4. TOTAL OVERHEAD EXPENSES	<u>0.411</u>		<u>0.422</u>		
a. Relief	0.000		0.092		
b. Transfer Charge	0.023		0.113		
	<u>0.435</u>	<u>0.435</u>	<u>0.443</u>	<u>0.443</u>	<u>16%</u>
5. NET OVERHEAD EXPENSES					
	<u>1.133</u>	<u>1.133</u>	<u>1.228</u>	<u>1.228</u>	<u>44%</u>
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.67</u></u>	<u><u>100%</u></u>	<u><u>2.79</u></u>	<u><u>100%</u></u>	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 275 : SPUN YARN, CLOTHS, AND FABRICS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.144		1.376	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.172		0.273	
b. Transfer Charge	0.234		0.419	
3. NET NEW CLAIMS COST	1.206	41%	1.521	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.336		0.387	
2. Legislative Obligations	0.056		0.064	
3. Accident Prevention	0.040		0.049	
4. TOTAL OVERHEAD EXPENSES	0.432		0.500	
a. Relief	0.000		0.032	
b. Transfer Charge	0.042		0.128	
5. NET OVERHEAD EXPENSES	0.474	16%	0.596	16%
C. UNFUNDED LIABILITY	1.240	42%	1.672	44%
D. TOTAL PREMIUM RATE (A+B+C)	2.92	100%	3.79	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 281 : FIBRES AND FILAMENT YARNS *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	0.724	41%	0.678		40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.291	17%	0.276		16%
C. UNFUNDED LIABILITY	0.745	42%	0.746		44%
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.76</u>	<u>100%</u>	<u>1.70</u>		<u>100%</u>

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 287 : CARPETS, MATS, AND RUGS *

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST				
2. Second Injury Enhancement Fund (SIEF)				
a. Relief				
b. Transfer Charge	1.098	41%	0.976	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative				
2. Legislative Obligations				
3. Accident Prevention				
4. TOTAL OVERHEAD EXPENSES				
a. Relief				
b. Transfer Charge	0.433	16%	0.390	16%
5. NET OVERHEAD EXPENSES	1.129	42%	1.074	44%
C. UNFUNDED LIABILITY				
D. TOTAL PREMIUM RATE (A+B+C)	2.66	100%	2.44	100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 289 : CANVAS AND OTHER TEXTILE PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.219		0.771		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.187		0.188		
b. Transfer Charge	0.249		0.235		
	<u>1.281</u>	41%	<u>0.818</u>	0.818	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.347		0.283		
2. Legislative Obligations	0.058		0.047		
3. Accident Prevention	0.041		0.035		
	<u>0.447</u>		<u>0.365</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.035		
b. Transfer Charge	0.056		0.000		
	<u>0.502</u>		<u>0.330</u>		
5. NET OVERHEAD EXPENSES					
	0.502	16%	0.330	0.330	16%
C. UNFUNDED LIABILITY					
	<u>1.317</u>	42%	<u>0.902</u>	0.902	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u>3.10</u>	100%	<u>2.05</u>	2.05	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 294 : PROCESSED TEXTILE PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.089		1.196		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.156		0.276		
b. Transfer Charge	0.223		0.364		
	<u>1.156</u>	41%	<u>1.284</u>	1.284	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.328		0.352		
2. Legislative Obligations	0.055		0.058		
3. Accident Prevention	0.039		0.044		
	<u>0.422</u>		<u>0.454</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.067		
b. Transfer Charge	0.033		0.119		
	<u>0.455</u>		<u>0.506</u>		
5. NET OVERHEAD EXPENSES					
	0.455	16%	0.506	0.506	16%
	<u>1.189</u>	42%	<u>1.410</u>	1.410	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.80</u>	100%	<u>3.20</u>		100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 301 : CLOTHING

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.721		0.909		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.112		0.240		
b. Transfer Charge	0.148		0.277		
	<u>0.757</u>	41%	<u>0.946</u>	40%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.267		0.301		
2. Legislative Obligations	0.045		0.050		
3. Accident Prevention	0.032		0.037		
	<u>0.344</u>		<u>0.388</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.040		0.011		
b. Transfer Charge	0.000		0.000		
	<u>0.304</u>	17%	<u>0.377</u>	16%	
5. NET OVERHEAD EXPENSES	0.779	42%	1.037	44%	
C. UNFUNDED LIABILITY					
	<u>1.84</u>	100%	<u>2.36</u>	100%	
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 308 : MILLWORK

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.360		2.828		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.387		0.742		
b. Transfer Charge	0.483		0.862		
	<u>2.456</u>	41%	<u>2.947</u>	2.947	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.527		0.600		
2. Legislative Obligations	0.088		0.099		
3. Accident Prevention	0.064		0.077		
4. TOTAL OVERHEAD EXPENSES	<u>0.679</u>		<u>0.776</u>		
a. Relief	0.000		0.000		
b. Transfer Charge	0.269		0.318		
5. NET OVERHEAD EXPENSES	<u>0.948</u>	16%	<u>1.094</u>	1.094	15%
C. UNFUNDED LIABILITY	2.525	43%	3.238	3.238	44%
	<u>5.93</u>	100%	<u>7.28</u>	7.28	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 309 : WOODEN DOORS AND WINDOWS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.308		2.684		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.370		0.685		
b. Transfer Charge	0.473		0.818		
3. NET NEW CLAIMS COST	2.411	41%	2.816	2.816	41%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.520		0.580		
2. Legislative Obligations	0.087		0.096		
3. Accident Prevention	0.063		0.074		
4. TOTAL OVERHEAD EXPENSES	0.670		0.750		
a. Relief	0.000		0.000		
b. Transfer Charge	0.261		0.311		
5. NET OVERHEAD EXPENSES	0.931	16%	1.061	1.061	15%
C. UNFUNDED LIABILITY	2.478	43%	3.033	3.033	44%
D. TOTAL PREMIUM RATE (A+B+C)	5.82	100%	6.91	6.91	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 311 : WOODEN CABINETS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.014		2.518		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.277		0.637		
b. Transfer Charge	0.412		0.767		
3. NET NEW CLAIMS COST	<u>2.149</u>	41%	<u>2.647</u>	2.647	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.480		0.555		
2. Legislative Obligations	0.080		0.092		
3. Accident Prevention	0.058		0.071		
4. TOTAL OVERHEAD EXPENSES	<u>0.618</u>		<u>0.718</u>		
a. Relief	0.000		0.000		
b. Transfer Charge	0.213		0.301		
5. NET OVERHEAD EXPENSES	<u>0.832</u>	16%	<u>1.019</u>	1.019	15%
C. UNFUNDED LIABILITY	2.209	43%	2.914	2.914	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>5.19</u></u>	<u>100%</u>	<u><u>6.58</u></u>		<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 312 : WOODEN BOXES AND PALLETS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.259		2.623		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.310		0.431		
b. Transfer Charge	0.462		0.800		
	<u>2.411</u>	41%	<u>2.993</u>	2.993	41%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.520		0.607		
2. Legislative Obligations	0.087		0.101		
3. Accident Prevention	0.063		0.078		
	<u>0.670</u>		<u>0.785</u>		
4. TOTAL OVERHEAD EXPENSES	0.000		0.000		
a. Relief	0.261		0.321		
b. Transfer Charge	0.931		1.106	1.106	15%
5. NET OVERHEAD EXPENSES	<u>2.478</u>	16%	<u>3.191</u>	3.191	44%
C. UNFUNDED LIABILITY					
		43%			
D. TOTAL PREMIUM RATE (A+B+C)	<u>5.82</u>	100%	<u>7.29</u>	7.29	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 317 : OTHER WOOD INDUSTRIES *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	1.048	41%	0.876		40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.414	16%	0.351		16%
C. UNFUNDED LIABILITY	1.078	42%	0.963		44%
D. TOTAL PREMIUM RATE (A+B+C)	2.54	100%	2.19		100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 322 : UPHOLSTERED FURNITURE

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.709		2.134		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.325		0.637		
b. Transfer Charge	0.350		0.651		
3. NET NEW CLAIMS COST	1.733	41%	2.148	2.148	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.417		0.480		
2. Legislative Obligations	0.070		0.079		
3. Accident Prevention	0.050		0.061		
4. TOTAL OVERHEAD EXPENSES	0.536		0.621		
a. Relief	0.000		0.020		
b. Transfer Charge	0.138		0.233		
5. NET OVERHEAD EXPENSES	0.674	16%	0.834	0.834	16%
C. UNFUNDED LIABILITY	1.782	43%	2.358	2.358	44%
D. TOTAL PREMIUM RATE (A+B+C)	4.19	100%	5.34	5.34	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 323 : METAL FURNITURE

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.076		1.411		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.186		0.426		
b. Transfer Charge	0.220		0.430		
3. NET NEW CLAIMS COST	1.110		1.415		40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.321		0.372		
2. Legislative Obligations	0.054		0.061		
3. Accident Prevention	0.038		0.047		
4. TOTAL OVERHEAD EXPENSES	0.413		0.480		
a. Relief	0.000		0.048		
b. Transfer Charge	0.025		0.124		
5. NET OVERHEAD EXPENSES	0.438		0.556		16%
C. UNFUNDED LIABILITY	1.142		1.559		44%
D. TOTAL PREMIUM RATE (A+B+C)	2.69	100%	3.53	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 325 : WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.904		2.024		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.324		0.569		
b. Transfer Charge	0.390		0.617		
3. NET NEW CLAIMS COST	1.970		2.072		40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.453		0.470		
2. Legislative Obligations	0.076		0.078		
3. Accident Prevention	0.055		0.060		
4. TOTAL OVERHEAD EXPENSES	0.583		0.607		
a. Relief	0.000		0.030		
b. Transfer Charge	0.181		0.229		
5. NET OVERHEAD EXPENSES	0.764		0.806		16%
C. UNFUNDED LIABILITY	2.026		2.282		44%
D. TOTAL PREMIUM RATE (A+B+C)	4.76	100%	5.16	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 328 : FURNITURE PARTS AND FIXTURES

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.270		1.469		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.179		0.367		
b. Transfer Charge	0.260		0.448		
	<u>1.351</u>	41%	<u>1.549</u>	40%	
3. NET NEW CLAIMS COST					
1. WSIB Administrative	0.358		0.392		
2. Legislative Obligations	0.060		0.065		
3. Accident Prevention	0.043		0.049		
	<u>0.461</u>		<u>0.506</u>		
4. TOTAL OVERHEAD EXPENSES	0.000		0.027		
a. Relief	0.069		0.129		
b. Transfer Charge	0.529		0.607		
5. NET OVERHEAD EXPENSES	<u>0.529</u>	16%	<u>0.607</u>	16%	
C. UNFUNDED LIABILITY	<u>1.389</u>	42%	<u>1.704</u>	44%	
D. TOTAL PREMIUM RATE (A+B+C)	<u>3.27</u>	100%	<u>3.86</u>	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 333 : COMMERCIAL PRINTING

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.612		0.630		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.113		0.202		
b. Transfer Charge	0.125		0.192		
3. NET NEW CLAIMS COST	<u>0.624</u>	41%	<u>0.619</u>	0.619	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.247		0.252		
2. Legislative Obligations	0.041		0.042		
3. Accident Prevention	0.029		0.031		
4. TOTAL OVERHEAD EXPENSES	<u>0.317</u>		<u>0.325</u>		
a. Relief	0.063		0.072		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	<u>0.254</u>	17%	<u>0.253</u>	0.253	16%
C. UNFUNDED LIABILITY	<u>0.642</u>	42%	<u>0.678</u>	0.678	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>1.52</u></u>	<u>100%</u>	<u><u>1.55</u></u>	<u><u>1.55</u></u>	<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 334 : PLATEMAKING, TYPESETTING, AND BINDING

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.690		0.788		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.125		0.253		
b. Transfer Charge	0.141		0.240		
3. NET NEW CLAIMS COST	0.707	41%	0.775	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.260		0.276		
2. Legislative Obligations	0.043		0.045		
3. Accident Prevention	0.031		0.034		
4. TOTAL OVERHEAD EXPENSES	0.334		0.356		
a. Relief	0.049		0.043		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.285	17%	0.313	16%	
C. UNFUNDED LIABILITY	0.728	42%	0.852	44%	
D. TOTAL PREMIUM RATE (A+B+C)	1.72	100%	1.94	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 335 : PUBLISHING

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.242		0.222		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.049		0.074		
b. Transfer Charge	0.049		0.068		
3. NET NEW CLAIMS COST	0.242	0.242	0.216	0.216	39%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.188		0.195		
2. Legislative Obligations	0.031		0.032		
3. Accident Prevention	0.022		0.023		
4. TOTAL OVERHEAD EXPENSES	0.241		0.250		
a. Relief	0.132		0.147		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.109	0.109	0.103	0.103	18%
C. UNFUNDED LIABILITY	0.249	0.249	0.241	0.241	43%
D. TOTAL PREMIUM RATE (A+B+C)	0.60	100%	0.56	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 338 : FOLDING CARTONS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.033		0.891		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.234		0.270		
b. Transfer Charge	0.211		0.271		
	<u>1.011</u>	1.011	<u>0.892</u>	0.892	40%
3. NET NEW CLAIMS COST					
1. WSIB Administrative	0.306		0.294		
2. Legislative Obligations	0.051		0.048		
3. Accident Prevention	0.036		0.036		
	<u>0.394</u>		<u>0.378</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.021		
b. Transfer Charge	0.006		0.000		
	<u>0.400</u>	0.400	<u>0.357</u>	0.357	16%
5. NET OVERHEAD EXPENSES					
	<u>1.039</u>	1.039	<u>0.981</u>	0.981	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.45</u></u>	100%	<u><u>2.23</u></u>	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 341 : PAPER PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.800		0.705		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.153		0.224		
b. Transfer Charge	0.164		0.215		
3. NET NEW CLAIMS COST	0.811	0.811	0.696	0.696	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.275		0.265		
2. Legislative Obligations	0.046		0.044		
3. Accident Prevention	0.033		0.033		
4. TOTAL OVERHEAD EXPENSES	0.354		0.342		
a. Relief	0.029		0.058		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.325	0.325	0.284	0.284	16%
C. UNFUNDED LIABILITY					
	0.834	0.834	0.770	0.770	44%
D. TOTAL PREMIUM RATE (A+B+C)	1.97	1.97	1.75	1.75	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 348 : STEEL FOUNDRIES AND FERRO-ALLOYS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.814		4.251	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.747		1.153	
b. Transfer Charge	0.576		1.296	
	<u>2.643</u>	41%	<u>4.393</u>	53%
3. NET NEW CLAIMS COST				
1. WSIB Administrative	0.555		0.815	
2. Legislative Obligations	0.093		0.135	
3. Accident Prevention	0.067		0.105	
	<u>0.716</u>		<u>1.055</u>	
4. TOTAL OVERHEAD EXPENSES				
a. Relief	0.000		0.000	
b. Transfer Charge	0.303		0.404	
	<u>1.019</u>	16%	<u>1.460</u>	18%
5. NET OVERHEAD EXPENSES				
	<u>2.717</u>	43%	<u>2.427</u>	29%
C. UNFUNDED LIABILITY				
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>6.38</u></u>	<u>100%</u>	<u><u>8.28</u></u>	<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 350 : STEEL PIPES AND TUBES

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.916		0.791		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.234		0.281		
b. Transfer Charge	0.187		0.241		
3. NET NEW CLAIMS COST	0.869	41%	0.752	0.752	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.284		0.272		
2. Legislative Obligations	0.047		0.045		
3. Accident Prevention	0.034		0.034		
4. TOTAL OVERHEAD EXPENSES	0.365		0.351		
a. Relief	0.019		0.047		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.347	16%	0.304	0.304	16%
C. UNFUNDED LIABILITY	0.894	42%	0.825	0.825	44%
D. TOTAL PREMIUM RATE (A+B+C)	2.11	100%	1.88	1.88	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 352 : OTHER PRIMARY STEEL INDUSTRIES

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.905		0.913		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.221		0.381		
b. Transfer Charge	0.185		0.278		
	<u>0.869</u>	41%	<u>0.810</u>	0.810	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.285		0.282		
2. Legislative Obligations	0.047		0.046		
3. Accident Prevention	0.034		0.035		
4. TOTAL OVERHEAD EXPENSES	<u>0.366</u>		<u>0.363</u>		
a. Relief	0.019		0.036		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	<u>0.347</u>	16%	<u>0.327</u>	0.327	16%
C. UNFUNDED LIABILITY	<u>0.894</u>	42%	<u>0.893</u>	0.893	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.11</u></u>	100%	<u><u>2.03</u></u>	2.03	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 358 : IRON FOUNDRIES

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.262		1.716		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.501		0.506		
b. Transfer Charge	0.463		0.523		
3. NET NEW CLAIMS COST	2.224	2.224	1.732	1.732	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.491		0.418		
2. Legislative Obligations	0.082		0.069		
3. Accident Prevention	0.059		0.053		
4. TOTAL OVERHEAD EXPENSES	0.633		0.541		
a. Relief	0.000		0.075		
b. Transfer Charge	0.227		0.211		
5. NET OVERHEAD EXPENSES	0.860	0.860	0.676	0.676	16%
C. UNFUNDED LIABILITY	2.286	2.286	1.901	1.901	44%
D. TOTAL PREMIUM RATE (A+B+C)	5.37	5.37	4.31	4.31	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 360 : NON-FERROUS ROLLING, CASTING, AND EXTRUDING

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.958		1.187		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.144		0.276		
b. Transfer Charge	0.196		0.362		
3. NET NEW CLAIMS COST	1.011	41%	1.273	1.273	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.306		0.351		
2. Legislative Obligations	0.051		0.058		
3. Accident Prevention	0.036		0.044		
4. TOTAL OVERHEAD EXPENSES	0.394		0.453		
a. Relief	0.000		0.069		
b. Transfer Charge	0.006		0.119		
5. NET OVERHEAD EXPENSES	0.400	16%	0.503	0.503	16%
C. UNFUNDED LIABILITY	1.039	42%	1.404	1.404	44%
D. TOTAL PREMIUM RATE (A+B+C)	2.45	100%	3.18	3.18	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 361 : ALUMINUM INDUSTRY

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.103		0.858		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.210		0.279		
b. Transfer Charge	0.226		0.262		
	<u>1.119</u>	41%	<u>0.840</u>	0.840	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.322		0.286		
2. Legislative Obligations	0.054		0.047		
3. Accident Prevention	0.038		0.035		
4. TOTAL OVERHEAD EXPENSES	<u>0.415</u>		<u>0.368</u>		
a. Relief	0.000		0.031		
b. Transfer Charge	0.026		0.000		
	<u>0.441</u>	16%	<u>0.337</u>	0.337	16%
5. NET OVERHEAD EXPENSES		42%		0.922	44%
C. UNFUNDED LIABILITY	1.150				
	<u>2.71</u>	100%	<u>2.10</u>		100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 362 : OTHER PRIMARY SMELTING AND REFINING INDUSTRIES *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge	0.653	41%	0.696		40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge	0.265	17%	0.287		16%
5. NET OVERHEAD EXPENSES	0.672	42%	0.767		44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	1.59	100%	1.75		100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 369 : POWER BOILERS AND HEAT EXCHANGERS *

(CLASS D : MANUFACTURING)

Component	1999		1998	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST				
2. Second Injury Enhancement Fund (SIEF)				
a. Relief				
b. Transfer Charge				
3. NET NEW CLAIMS COST	0.786	41%	0.564	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative				
2. Legislative Obligations				
3. Accident Prevention				
4. TOTAL OVERHEAD EXPENSES				
a. Relief				
b. Transfer Charge				
5. NET OVERHEAD EXPENSES	0.315	16%	0.234	16%
C. UNFUNDED LIABILITY	0.809	42%	0.622	44%
D. TOTAL PREMIUM RATE (A+B+C)	1.91	100%	1.42	100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 370 : METAL TANKS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.299		1.434		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.243		0.418		
b. Transfer Charge	0.266		0.437		
3. NET NEW CLAIMS COST	<u>1.322</u>	41%	<u>1.452</u>	1.452	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.354		0.377		
2. Legislative Obligations	0.059		0.062		
3. Accident Prevention	0.042		0.048		
4. TOTAL OVERHEAD EXPENSES	<u>0.455</u>		<u>0.487</u>		
a. Relief	0.000		0.042		
b. Transfer Charge	0.063		0.125		
5. NET OVERHEAD EXPENSES	<u>0.518</u>	16%	<u>0.570</u>	0.570	16%
C. UNFUNDED LIABILITY	<u>1.360</u>	42%	<u>1.597</u>	1.597	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.20</u></u>	<u>100%</u>	<u><u>3.62</u></u>		<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 372 : STRUCTURAL METAL PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.736		2.756		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.549		0.835		
b. Transfer Charge	0.560		0.840		
	<u>2.747</u>	41%	<u>2.761</u>	2.761	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.571		0.572		
2. Legislative Obligations	0.096		0.095		
3. Accident Prevention	0.069		0.073		
4. TOTAL OVERHEAD EXPENSES	<u>0.736</u>		<u>0.740</u>		
a. Relief	0.000		0.000		
b. Transfer Charge	0.322		0.307		
	<u>1.058</u>	16%	<u>1.047</u>	1.047	15%
5. NET OVERHEAD EXPENSES	<u>2.824</u>	43%	<u>3.033</u>	3.033	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>6.63</u></u>	100%	<u><u>6.84</u></u>	6.84	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 374 : OTHER DOORS AND WINDOWS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.638		2.055	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.302		0.665	
b. Transfer Charge	0.335		0.626	
	<u>1.671</u>	41%	<u>2.016</u>	40%
3. NET NEW CLAIMS COST				
1. WSIB Administrative	0.407		0.461	
2. Legislative Obligations	0.068		0.076	
3. Accident Prevention	0.049		0.059	
	<u>0.524</u>		<u>0.596</u>	
4. TOTAL OVERHEAD EXPENSES				
a. Relief	0.000		0.037	
b. Transfer Charge	0.127		0.226	
	<u>0.651</u>	16%	<u>0.785</u>	16%
5. NET OVERHEAD EXPENSES		43%		44%
	<u>1.718</u>		<u>2.219</u>	
C. UNFUNDED LIABILITY				
	<u>4.04</u>	100%	<u>5.02</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)				

1999 PREMIUM RATE COMPONENTS

RATE GROUP 375 : ORNAMENTAL AND ARCHITECTURAL METAL PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.079		2.206		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.447		0.732		
b. Transfer Charge	0.426		0.672		
3. NET NEW CLAIMS COST	2.058	41%	2.146	2.146	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.466		0.480		
2. Legislative Obligations	0.078		0.080		
3. Accident Prevention	0.056		0.061		
4. TOTAL OVERHEAD EXPENSES	0.600		0.621		
a. Relief	0.000		0.020		
b. Transfer Charge	0.197		0.233		
5. NET OVERHEAD EXPENSES	0.797	16%	0.834	0.834	16%
C. UNFUNDED LIABILITY	2.115	43%	2.360	2.360	44%
D. TOTAL PREMIUM RATE (A+B+C)	4.97	100%	5.34	5.34	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 377 : COATING OF METAL PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.471		1.645	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.251		0.498	
b. Transfer Charge	0.301		0.501	
3. NET NEW CLAIMS COST	1.522	41%	1.649	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.384		0.407	
2. Legislative Obligations	0.064		0.067	
3. Accident Prevention	0.046		0.051	
4. TOTAL OVERHEAD EXPENSES	0.494		0.525	
a. Relief	0.000		0.013	
b. Transfer Charge	0.100		0.132	
5. NET OVERHEAD EXPENSES	0.594	16%	0.645	16%
C. UNFUNDED LIABILITY	1.565	43%	1.816	44%
D. TOTAL PREMIUM RATE (A+B+C)	3.68	100%	4.11	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 379 : HARDWARE, TOOLS, AND CUTLERY

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.796		0.848		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.135		0.285		
b. Transfer Charge	0.163		0.259		
	<u>0.824</u>	41%	<u>0.822</u>	0.822	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.278		0.284		
2. Legislative Obligations	0.046		0.047		
3. Accident Prevention	0.033		0.035		
4. TOTAL OVERHEAD EXPENSES	<u>0.357</u>		<u>0.366</u>		
a. Relief	0.028		0.034		
b. Transfer Charge	0.000		0.000		
	<u>0.329</u>	16%	<u>0.331</u>	0.331	16%
5. NET OVERHEAD EXPENSES	<u>0.847</u>	42%	<u>0.906</u>	0.906	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.00</u></u>	100%	<u><u>2.06</u></u>	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 383 : HEATING, REFRIGERATION, AND AIR CONDITIONING EQUIPMENT

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.510		1.494		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.301		0.486		
b. Transfer Charge	0.309		0.455		
	<u>1.517</u>	41%	<u>1.464</u>	1.464	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.383		0.379		
2. Legislative Obligations	0.064		0.063		
3. Accident Prevention	0.046		0.048		
	<u>0.494</u>		<u>0.489</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.040		
b. Transfer Charge	0.099		0.126		
	<u>0.592</u>	16%	<u>0.575</u>	0.575	16%
5. NET OVERHEAD EXPENSES		43%		1.611	44%
	<u>1.560</u>				
C. UNFUNDED LIABILITY					
	<u>3.67</u>	100%	<u>3.65</u>	3.65	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 385 : MACHINE SHOPS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.136		1.238	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.209		0.402	
b. Transfer Charge	0.233		0.377	
	<u>1.160</u>	41%	<u>1.214</u>	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.329		0.342	
2. Legislative Obligations	0.055		0.056	
3. Accident Prevention	0.039		0.043	
4. TOTAL OVERHEAD EXPENSES	<u>0.423</u>		<u>0.441</u>	
a. Relief	0.000		0.078	
b. Transfer Charge	0.034		0.117	
5. NET OVERHEAD EXPENSES	<u>0.457</u>	16%	<u>0.480</u>	16%
C. UNFUNDED LIABILITY	1.193	42%	1.336	44%
	<u>2.81</u>	100%	<u>3.03</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)				

1999 PREMIUM RATE COMPONENTS

RATE GROUP 387 : OTHER METAL FABRICATING INDUSTRIES

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.457		1.838		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.300		0.598		
b. Transfer Charge	0.298		0.560		
	<u>1.455</u>	1.455	<u>1.800</u>	1.800	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.374		0.429		
2. Legislative Obligations	0.063		0.071		
3. Accident Prevention	0.045		0.054		
4. TOTAL OVERHEAD EXPENSES	<u>0.482</u>		<u>0.554</u>		
a. Relief	0.000		0.066		
b. Transfer Charge	0.087		0.214		
	<u>0.569</u>		<u>0.702</u>		
5. NET OVERHEAD EXPENSES	0.569	16%	0.702	16%	
C. UNFUNDED LIABILITY	1.496	43%	1.978	44%	
	<u>3.52</u>	100%	<u>4.48</u>	100%	
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 389 : METAL CLOSURES AND CONTAINERS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.113		1.061		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.222		0.368		
b. Transfer Charge	0.228		0.324		
	<u>1.119</u>	41%	<u>1.017</u>	40%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.322		0.312		
2. Legislative Obligations	0.054		0.051		
3. Accident Prevention	0.038		0.039		
4. TOTAL OVERHEAD EXPENSES	<u>0.415</u>		<u>0.403</u>		
a. Relief	0.000		0.107		
b. Transfer Charge	0.026		0.109		
	<u>0.441</u>	16%	<u>0.405</u>	16%	
5. NET OVERHEAD EXPENSES		42%		44%	
	<u>1.150</u>		<u>1.118</u>		
C. UNFUNDED LIABILITY					
	<u>2.71</u>	100%	<u>2.54</u>	100%	
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 390 : OTHER STAMPED AND PRESSED METAL PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.859		1.646	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.365		0.548	
b. Transfer Charge	0.381		0.502	
	<u>1.875</u>	41%	<u>1.600</u>	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.438		0.400	
2. Legislative Obligations	0.073		0.066	
3. Accident Prevention	0.053		0.050	
4. TOTAL OVERHEAD EXPENSES	<u>0.564</u>		<u>0.516</u>	
a. Relief	0.000		0.020	
b. Transfer Charge	0.164		0.131	
	<u>0.728</u>	16%	<u>0.627</u>	16%
5. NET OVERHEAD EXPENSES		43%		44%
C. UNFUNDED LIABILITY				
	<u>1.928</u>		<u>1.763</u>	
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.53</u></u>	<u>100%</u>	<u><u>3.99</u></u>	<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 393 : WIRE PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.405		1.597		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.317		0.521		
b. Transfer Charge	0.288		0.487		
	<u>1.376</u>	41%	<u>1.563</u>	1.563	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.362		0.393		
2. Legislative Obligations	0.061		0.065		
3. Accident Prevention	0.043		0.050		
	<u>0.466</u>		<u>0.508</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.025		
b. Transfer Charge	0.073		0.129		
	<u>0.539</u>		<u>0.612</u>		
5. NET OVERHEAD EXPENSES					
	0.539	16%	0.612	0.612	16%
	<u>1.415</u>	42%	<u>1.716</u>	1.716	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>3.33</u>	100%	<u>3.89</u>	3.89	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 401 : AGRICULTURAL IMPLEMENTS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.433		2.313	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.276		0.538	
b. Transfer Charge	0.293		0.705	
3. NET NEW CLAIMS COST	1.451	41%	2.479	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.373		0.530	
2. Legislative Obligations	0.062		0.088	
3. Accident Prevention	0.045		0.068	
4. TOTAL OVERHEAD EXPENSES	0.480		0.686	
a. Relief	0.000		0.015	
b. Transfer Charge	0.087		0.290	
5. NET OVERHEAD EXPENSES	0.567	16%	0.961	16%
C. UNFUNDED LIABILITY	1.492	43%	2.730	44%
D. TOTAL PREMIUM RATE (A+B+C)	3.51	100%	6.17	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 402 : MAJOR APPLIANCES

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.566		0.740	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.116		0.237	
b. Transfer Charge	0.116		0.226	
3. NET NEW CLAIMS COST	0.566	41%	0.729	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.238		0.270	
2. Legislative Obligations	0.040		0.044	
3. Accident Prevention	0.028		0.033	
4. TOTAL OVERHEAD EXPENSES	0.305		0.348	
a. Relief	0.074		0.052	
b. Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.232	17%	0.296	16%
C. UNFUNDED LIABILITY	0.582	42%	0.805	44%
D. TOTAL PREMIUM RATE (A+B+C)	1.38	100%	1.83	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 403 : OTHER MACHINERY AND EQUIPMENT

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.748		0.863		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.148		0.264		
b. Transfer Charge	0.153		0.263		
3. NET NEW CLAIMS COST	0.753		0.862		40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.267		0.290		
2. Legislative Obligations	0.044		0.048		
3. Accident Prevention	0.031		0.036		
4. TOTAL OVERHEAD EXPENSES	0.343		0.373		
a. Relief	0.040		0.027		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.302		0.347		16%
C. UNFUNDED LIABILITY	0.775		0.951		44%
D. TOTAL PREMIUM RATE (A+B+C)	1.83	100%	2.16	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 406 : ELEVATORS AND ESCALATORS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.522		1.666	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.341		0.672	
b. Transfer Charge	0.312		0.508	
3. NET NEW CLAIMS COST	1.492	41%	1.501	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.380		0.384	
2. Legislative Obligations	0.064		0.064	
3. Accident Prevention	0.046		0.048	
4. TOTAL OVERHEAD EXPENSES	0.489		0.496	
a. Relief	0.000		0.035	
b. Transfer Charge	0.094		0.127	
5. NET OVERHEAD EXPENSES	0.583	16%	0.589	16%
C. UNFUNDED LIABILITY	1.535	43%	1.650	44%
D. TOTAL PREMIUM RATE (A+B+C)	3.61	100%	3.74	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 408 : COMPRESSORS, PUMPS, AND INDUSTRIAL FANS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.244		1.267	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.263		0.467	
b. Transfer Charge	0.255		0.386	
	<u>1.235</u>	41%	<u>1.186</u>	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.340		0.337	
2. Legislative Obligations	0.057		0.056	
3. Accident Prevention	0.041		0.042	
4. TOTAL OVERHEAD EXPENSES	<u>0.438</u>		<u>0.435</u>	
a. Relief	0.000		0.082	
b. Transfer Charge	0.047		0.116	
	<u>0.485</u>	16%	<u>0.469</u>	16%
5. NET OVERHEAD EXPENSES	1.270	42%	1.304	44%
C. UNFUNDED LIABILITY				
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.99</u></u>	<u>100%</u>	<u><u>2.96</u></u>	<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 411 : CONSTRUCTION AND MINING MACHINERY

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.514		1.366		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.353		0.415		
b. Transfer Charge	0.310		0.416		
3. NET NEW CLAIMS COST	<u>1.472</u>	1.472	<u>1.367</u>	1.367	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.377		0.365		
2. Legislative Obligations	0.063		0.060		
3. Accident Prevention	0.045		0.046		
4. TOTAL OVERHEAD EXPENSES	<u>0.485</u>		<u>0.471</u>		
a. Relief	0.000		0.055		
b. Transfer Charge	0.090		0.122		
5. NET OVERHEAD EXPENSES	<u>0.575</u>	0.575	<u>0.538</u>	0.538	16%
C. UNFUNDED LIABILITY					
		1.513	1.505	1.505	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.56</u></u>	100%	<u><u>3.41</u></u>	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 417 : AIRCRAFT AND AIRCRAFT PARTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.537		0.759		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.135		0.434		
b. Transfer Charge	0.110		0.231		
3. NET NEW CLAIMS COST	0.512	41%	0.556	0.556	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.230		0.244		
2. Legislative Obligations	0.038		0.040		
3. Accident Prevention	0.027		0.030		
4. TOTAL OVERHEAD EXPENSES	0.295		0.314		
a. Relief	0.084		0.084		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.211	17%	0.230	0.230	16%
C. UNFUNDED LIABILITY	0.527	42%	0.613	0.613	44%
D. TOTAL PREMIUM RATE (A+B+C)	1.25	100%	1.40	1.40	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 419 : MOTOR VEHICLE ASSEMBLY

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.401		1.631	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.295		0.608	
b. Transfer Charge	0.287		0.497	
	<u>1.393</u>	41%	<u>1.521</u>	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.364		0.387	
2. Legislative Obligations	0.061		0.064	
3. Accident Prevention	0.044		0.049	
4. TOTAL OVERHEAD EXPENSES	<u>0.469</u>		<u>0.500</u>	
a. Relief	0.000		0.032	
b. Transfer Charge	0.076		0.128	
5. NET OVERHEAD EXPENSES	<u>0.545</u>	16%	<u>0.596</u>	16%
C. UNFUNDED LIABILITY	<u>1.432</u>	42%	<u>1.673</u>	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.37</u></u>	<u>100%</u>	<u><u>3.79</u></u>	<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 420 : MOTOR VEHICLE ENGINES AND PARTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.643		0.675		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.143		0.253		
b. Transfer Charge	0.132		0.206		
3. NET NEW CLAIMS COST	0.632	41%	0.628	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.248		0.255		
2. Legislative Obligations	0.041		0.042		
3. Accident Prevention	0.029		0.031		
4. TOTAL OVERHEAD EXPENSES	0.319		0.328		
a. Relief	0.062		0.070		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.257	17%	0.258	16%	
C. UNFUNDED LIABILITY	0.651	42%	0.694	44%	
D. TOTAL PREMIUM RATE (A+B+C)	1.54	100%	1.58	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 421 : OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.969		1.213		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.194		0.410		
b. Transfer Charge	0.198		0.370		
	<u>0.973</u>	0.973	<u>1.173</u>	1.173	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.300		0.350		
2. Legislative Obligations	0.050		0.058		
3. Accident Prevention	0.036		0.044		
	<u>0.386</u>		<u>0.451</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.084		
b. Transfer Charge	0.000		0.115		
	<u>0.386</u>		<u>0.483</u>		
5. NET OVERHEAD EXPENSES					
	0.386	16%	0.483	16%	
	<u>1.001</u>	42%	<u>1.275</u>	44%	
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.36</u>	100%	<u>2.93</u>	100%	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 424 : MOTOR VEHICLE STAMPINGS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.709		1.680		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.330		0.560		
b. Transfer Charge	0.350		0.512		
	<u>1.729</u>	41%	<u>1.631</u>	1.631	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.416		0.403		
2. Legislative Obligations	0.070		0.067		
3. Accident Prevention	0.050		0.051		
4. TOTAL OVERHEAD EXPENSES	<u>0.536</u>		<u>0.521</u>		
a. Relief	0.000		0.015		
b. Transfer Charge	0.137		0.132		
5. NET OVERHEAD EXPENSES	<u>0.673</u>	16%	<u>0.638</u>	0.638	16%
C. UNFUNDED LIABILITY	<u>1.778</u>	43%	<u>1.791</u>	1.791	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.18</u></u>	<u>100%</u>	<u><u>4.06</u></u>	<u><u>4.06</u></u>	<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 425 : MOTOR VEHICLE WHEELS AND BRAKES

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.218		1.055		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.269		0.339		
b. Transfer Charge	0.249		0.322		
	<u>1.198</u>	41%	<u>1.037</u>	40%	
3. NET NEW CLAIMS COST	1.198		1.037		
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.334		0.315		
2. Legislative Obligations	0.056		0.052		
3. Accident Prevention	0.040		0.039		
4. TOTAL OVERHEAD EXPENSES	<u>0.430</u>		<u>0.407</u>		
a. Relief	0.000		0.104		
b. Transfer Charge	0.041		0.110		
5. NET OVERHEAD EXPENSES	<u>0.471</u>	16%	<u>0.413</u>	16%	
C. UNFUNDED LIABILITY	1.231	42%	1.140	44%	
	<u>2.90</u>	100%	<u>2.59</u>	100%	
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 428 : MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.721		1.819	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.339		0.622	
b. Transfer Charge	0.352		0.554	
	<u>1.733</u>	41%	<u>1.751</u>	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.416		0.422	
2. Legislative Obligations	0.070		0.070	
3. Accident Prevention	0.050		0.053	
	<u>0.536</u>		<u>0.545</u>	
4. TOTAL OVERHEAD EXPENSES				
a. Relief	0.000		0.073	
b. Transfer Charge	0.138		0.212	
	<u>0.674</u>	16%	<u>0.684</u>	16%
5. NET OVERHEAD EXPENSES		43%		44%
	<u>1.782</u>		<u>1.926</u>	
C. UNFUNDED LIABILITY				
	<u>4.19</u>	100%	<u>4.36</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)				

1999 PREMIUM RATE COMPONENTS

RATE GROUP 432 : TRUCK AND BUS BODIES

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.922		3.814	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.341		1.046	
b. Transfer Charge	0.394		1.162	
3. NET NEW CLAIMS COST	1.974	41%	3.930	58%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.453		0.745	
2. Legislative Obligations	0.076		0.124	
3. Accident Prevention	0.055		0.096	
4. TOTAL OVERHEAD EXPENSES	0.584		0.965	
a. Relief	0.000		0.000	
b. Transfer Charge	0.182		0.377	
5. NET OVERHEAD EXPENSES	0.766	16%	1.342	20%
C. UNFUNDED LIABILITY	2.030	43%	1.488	22%
D. TOTAL PREMIUM RATE (A+B+C)	4.77	100%	6.76	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 433 : COMMERCIAL TRAILERS *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	2.729	41%	4.889		55%
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	1.055	16%	1.553	17%	
C. UNFUNDED LIABILITY	2.806	43%	2.448	28%	
D. TOTAL PREMIUM RATE (A+B+C)	<u>6.59</u>	<u>100%</u>	<u>8.89</u>	<u>100%</u>	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 438 : RECREATIONAL VEHICLES AND TRAILERS *

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST				
2. Second Injury Enhancement Fund (SIEF)				
a. Relief				
b. Transfer Charge				
3. NET NEW CLAIMS COST	0.973	41%	1.173	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative				
2. Legislative Obligations				
3. Accident Prevention				
4. TOTAL OVERHEAD EXPENSES				
a. Relief				
b. Transfer Charge				
5. NET OVERHEAD EXPENSES	0.386	16%	0.428	15%
C. UNFUNDED LIABILITY	1.001	42%	1.329	45%
D. TOTAL PREMIUM RATE (A+B+C)	2.36	100%	2.93	100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 442 : RAILROAD ROLLING STOCK

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.418		1.806	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.303		0.493	
b. Transfer Charge	0.290		0.550	
	<u>1.405</u>	41%	<u>1.863</u>	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.367		0.438	
2. Legislative Obligations	0.061		0.073	
3. Accident Prevention	0.044		0.056	
	<u>0.472</u>		<u>0.567</u>	
4. TOTAL OVERHEAD EXPENSES				
a. Relief	0.000		0.058	
b. Transfer Charge	0.078		0.218	
	<u>0.550</u>	16%	<u>0.726</u>	16%
5. NET OVERHEAD EXPENSES		42%		44%
	<u>1.445</u>		<u>2.050</u>	
C. UNFUNDED LIABILITY				
	<u>3.40</u>	100%	<u>4.64</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)				

1999 PREMIUM RATE COMPONENTS

RATE GROUP 445 : SHIPBUILDING AND REPAIRS *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	3.058	41%	4.401		42%
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	1.178	16%	1.254	12%	
C. UNFUNDED LIABILITY	3.144	43%	4.824	46%	
D. TOTAL PREMIUM RATE (A+B+C)	<u>7.38</u>	<u>100%</u>	<u>10.48</u>	<u>100%</u>	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 447 : BOATBUILDING AND REPAIRS *

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST				
2. Second Injury Enhancement Fund (SIEF)				
a. Relief				
b. Transfer Charge				
3. NET NEW CLAIMS COST	3.687	42%	3.151	41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative				
2. Legislative Obligations				
3. Accident Prevention				
4. TOTAL OVERHEAD EXPENSES				
a. Relief				
b. Transfer Charge				
5. NET OVERHEAD EXPENSES	1.347	15%	1.082	14%
C. UNFUNDED LIABILITY	3.786	43%	3.397	45%
D. TOTAL PREMIUM RATE (A+B+C)	<u>8.82</u>	<u>100%</u>	<u>7.63</u>	<u>100%</u>

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 459 : SMALL ELECTRICAL APPLIANCES

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.164		1.092		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.193		0.306		
b. Transfer Charge	0.238		0.333		
3. NET NEW CLAIMS COST	1.210	1.210	1.119	1.119	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.337		0.327		
2. Legislative Obligations	0.056		0.054		
3. Accident Prevention	0.040		0.041		
4. TOTAL OVERHEAD EXPENSES	0.433		0.422		
a. Relief	0.000		0.092		
b. Transfer Charge	0.043		0.113		
5. NET OVERHEAD EXPENSES	0.476	0.476	0.443	0.443	16%
C. UNFUNDED LIABILITY					
	1.244	1.244	1.228	1.228	44%
D. TOTAL PREMIUM RATE (A+B+C)	2.93	2.93	2.79	2.79	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 460 : LIGHTING *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	1.218	41%	1.315	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.480	16%	0.518	16%	
C. UNFUNDED LIABILITY	1.253	42%	1.447	44%	
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.95</u>	<u>100%</u>	<u>3.28</u>	<u>100%</u>	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 461 : ELECTRICAL TRANSFORMERS *

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST				
2. Second Injury Enhancement Fund (SIEF)				
a. Relief				
b. Transfer Charge	0.653	41%	0.750	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative				
2. Legislative Obligations				
3. Accident Prevention				
4. TOTAL OVERHEAD EXPENSES				
a. Relief				
b. Transfer Charge	0.265	17%	0.305	16%
5. NET OVERHEAD EXPENSES	0.672	42%	0.825	44%
C. UNFUNDED LIABILITY				
D. TOTAL PREMIUM RATE (A+B+C)	1.59	100%	1.88	100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 466 : COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.731		0.625		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.140		0.210		
b. Transfer Charge	0.150		0.191		
	<u>0.740</u>	41%	<u>0.606</u>	0.606	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.265		0.251		
2. Legislative Obligations	0.044		0.041		
3. Accident Prevention	0.031		0.031		
	<u>0.340</u>		<u>0.323</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.042		0.074		
b. Transfer Charge	0.000		0.000		
	<u>0.298</u>		<u>0.249</u>		
5. NET OVERHEAD EXPENSES					
	0.298	17%	0.249	0.249	16%
	<u>0.762</u>	42%	<u>0.666</u>	0.666	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.80</u>	100%	<u>1.52</u>	<u>1.52</u>	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 467 : RADIO AND TELEVISION EQUIPMENT *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge	0.470	41%	0.585		40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge	0.196	17%	0.241		16%
5. NET OVERHEAD EXPENSES	0.484	42%	0.644		44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	1.15	100%	1.47		100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 468 : COMMUNICATION AND ELECTRONIC EQUIPMENT

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.146		0.164		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.025		0.054		
b. Transfer Charge	0.030		0.050		
3. NET NEW CLAIMS COST	0.150	40%	0.160	0.160	38%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.175		0.187		
2. Legislative Obligations	0.029		0.031		
3. Accident Prevention	0.020		0.022		
4. TOTAL OVERHEAD EXPENSES	0.223		0.239		
a. Relief	0.149		0.159		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.074	20%	0.080	0.080	19%
C. UNFUNDED LIABILITY	0.155	41%	0.180	0.180	43%
D. TOTAL PREMIUM RATE (A+B+C)	0.38	100%	0.42	0.42	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 472 : OFFICE, STORE, AND BUSINESS MACHINES *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST			0.200		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief			0.052		
b. Transfer Charge			0.061		
3. NET NEW CLAIMS COST	0.142	39%	0.208	0.208	39%
B. OVERHEAD EXPENSES					
1. WSIB Administrative			0.193		
2. Legislative Obligations			0.032		
3. Accident Prevention			0.023		
4. TOTAL OVERHEAD EXPENSES			0.248		
a. Relief			0.149		
b. Transfer Charge			0.000		
5. NET OVERHEAD EXPENSES	0.071	20%	0.100	0.100	18%
C. UNFUNDED LIABILITY	0.147	41%	0.232	0.232	43%
D. TOTAL PREMIUM RATE (A+B+C)	0.36	100%	0.54	0.54	100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 476 : ELECTRICAL SWITCHGEAR AND WIRING DEVICES *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	0.560	41%	0.829		40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.233	17%	0.338		16%
C. UNFUNDED LIABILITY	0.577	42%	0.913		44%
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.37</u>	<u>100%</u>	<u>2.08</u>		<u>100%</u>

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 477 : INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.422		0.530		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.084		0.173		
b. Transfer Charge	0.086		0.162		
3. NET NEW CLAIMS COST	0.425	41%	0.518	0.518	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.216		0.239		
2. Legislative Obligations	0.036		0.039		
3. Accident Prevention	0.025		0.029		
4. TOTAL OVERHEAD EXPENSES	0.277		0.308		
a. Relief	0.099		0.091		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.178	17%	0.217	0.217	17%
C. UNFUNDED LIABILITY	0.437	42%	0.575	0.575	44%
D. TOTAL PREMIUM RATE (A+B+C)	1.04	100%	1.31	1.31	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 479 : BATTERIES *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	0.670	41%	0.615	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.271	17%	0.258	17%	
C. UNFUNDED LIABILITY	0.689	42%	0.677	44%	
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.63</u>	<u>100%</u>	<u>1.55</u>	<u>100%</u>	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 480 : ELECTRIC LAMPS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.756		0.984		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.137		0.331		
b. Transfer Charge	0.155		0.300		
	<u>0.774</u>	41%	<u>0.952</u>	0.952	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.270		0.303		
2. Legislative Obligations	0.045		0.050		
3. Accident Prevention	0.032		0.038		
	<u>0.347</u>		<u>0.390</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.037		0.010		
b. Transfer Charge	0.000		0.000		
	<u>0.310</u>		<u>0.380</u>		
	0.310	17%	0.380	0.380	16%
	<u>0.796</u>	42%	<u>1.047</u>	1.047	44%
5. NET OVERHEAD EXPENSES					
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.88</u>	100%	<u>2.38</u>	2.38	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 485 : BRICKS AND REFRACTORIES *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	1.218	41%	1.448		40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.480	16%	0.570		16%
C. UNFUNDED LIABILITY	1.252	42%	1.593		44%
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.95</u>	<u>100%</u>	<u>3.61</u>		<u>100%</u>

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 488 : CERAMICS, PORCELAIN, AND CHINA *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	1.558	41%	1.944	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.610	16%	0.766	16%	
C. UNFUNDED LIABILITY	1.602	42%	2.139	44%	
D. TOTAL PREMIUM RATE (A+B+C)	3.77	100%	4.85	100%	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 490 : ABRASIVES *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	1.110	41%	1.015	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.438	16%	0.408	16%	
C. UNFUNDED LIABILITY	1.142	42%	1.117	44%	
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.69</u>	<u>100%</u>	<u>2.54</u>	<u>100%</u>	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 496 : CONCRETE PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.925		2.283	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.403		0.745	
b. Transfer Charge	0.394		0.696	
3. NET NEW CLAIMS COST	1.916	41%	2.233	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.445		0.494	
2. Legislative Obligations	0.074		0.082	
3. Accident Prevention	0.054		0.063	
4. TOTAL OVERHEAD EXPENSES	0.573		0.638	
a. Relief	0.000		0.008	
b. Transfer Charge	0.171		0.237	
5. NET OVERHEAD EXPENSES	0.743	16%	0.867	16%
C. UNFUNDED LIABILITY	1.970	43%	2.460	44%
D. TOTAL PREMIUM RATE (A+B+C)	4.63	100%	5.56	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 497 : READY-MIX CONCRETE

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.194		2.219		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.519		0.870		
b. Transfer Charge	0.449		0.676		
3. NET NEW CLAIMS COST	2.124	41%	2.026	2.026	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.476		0.463		
2. Legislative Obligations	0.080		0.077		
3. Accident Prevention	0.105		0.102		
4. TOTAL OVERHEAD EXPENSES	0.661		0.642		
a. Relief	0.000		0.036		
b. Transfer Charge	0.209		0.226		
5. NET OVERHEAD EXPENSES	0.870	17%	0.832	0.832	16%
C. UNFUNDED LIABILITY	2.186	42%	2.232	2.232	44%
D. TOTAL PREMIUM RATE (A+B+C)	5.18	100%	5.09	5.09	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 501 : GYPSUM, LIME, AND CEMENT *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge	0.894	41%	1.186		40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge	0.356	16%	0.469		16%
5. NET OVERHEAD EXPENSES	0.920	42%	1.305		44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	2.17	100%	2.96		100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 502 : GLASS PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.943		1.089		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.171		0.322		
b. Transfer Charge	0.193		0.332		
3. NET NEW CLAIMS COST	0.965	41%	1.100	1.100	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.299		0.325		
2. Legislative Obligations	0.050		0.054		
3. Accident Prevention	0.036		0.041		
4. TOTAL OVERHEAD EXPENSES	0.385		0.419		
a. Relief	0.002		0.095		
b. Transfer Charge	0.000		0.113		
5. NET OVERHEAD EXPENSES	0.383	16%	0.437	0.437	16%
C. UNFUNDED LIABILITY	0.992	42%	1.213	1.213	44%
D. TOTAL PREMIUM RATE (A+B+C)	2.34	100%	2.75	2.75	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 503 : NON-METALLIC MINERAL INSULATING MATERIALS *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	0.885	41%	0.997		40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.354	16%	0.397		16%
C. UNFUNDED LIABILITY	0.911	42%	1.097		44%
D. TOTAL PREMIUM RATE (A+B+C)	2.15	100%	2.49		100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 507 : PETROLEUM AND COAL PRODUCTS *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST			0.232		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief			0.053		
b. Transfer Charge			0.071		
3. NET NEW CLAIMS COST	0.300	41%	0.250	0.250	39%
B. OVERHEAD EXPENSES					
1. WSIB Administrative			0.198		
2. Legislative Obligations			0.032		
3. Accident Prevention			0.024		
4. TOTAL OVERHEAD EXPENSES			0.254		
a. Relief			0.141		
b. Transfer Charge			0.000		
5. NET OVERHEAD EXPENSES	0.131	18%	0.114	0.114	18%
C. UNFUNDED LIABILITY	0.309	42%	0.276	0.276	43%
D. TOTAL PREMIUM RATE (A+B+C)	0.74	100%	0.64	0.64	100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 511 : PLASTIC AND SYNTHETIC RESINS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.617		0.766	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.103		0.199	
b. Transfer Charge	0.126		0.234	
	<u>0.641</u>	41%	<u>0.800</u>	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.250		0.280	
2. Legislative Obligations	0.042		0.046	
3. Accident Prevention	0.029		0.035	
	<u>0.321</u>		<u>0.360</u>	
4. TOTAL OVERHEAD EXPENSES				
a. Relief	0.061		0.038	
b. Transfer Charge	0.000		0.000	
	<u>0.260</u>		<u>0.322</u>	
5. NET OVERHEAD EXPENSES				
	0.260	17%	0.322	16%
	<u>0.659</u>	42%	<u>0.877</u>	44%
C. UNFUNDED LIABILITY				
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.56</u>	100%	<u>2.00</u>	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 512 : PAINT, PRINTING INK, AND ADHESIVES

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.548		0.595		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.119		0.210		
b. Transfer Charge	0.112		0.181		
3. NET NEW CLAIMS COST	0.541	41%	0.567	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.234		0.246		
2. Legislative Obligations	0.039		0.040		
3. Accident Prevention	0.027		0.030		
4. TOTAL OVERHEAD EXPENSES	0.300		0.317		
a. Relief	0.078		0.082		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.222	17%	0.235	16%	
C. UNFUNDED LIABILITY	0.557	42%	0.628	44%	
D. TOTAL PREMIUM RATE (A+B+C)	1.32	100%	1.43	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 514 : PHARMACEUTICALS AND MEDICINES

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.200		0.267		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.033		0.067		
b. Transfer Charge	0.041		0.082		
	<u>0.209</u>	40%	<u>0.282</u>	0.282	39%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.184		0.203		
2. Legislative Obligations	0.031		0.033		
3. Accident Prevention	0.021		0.024		
	<u>0.236</u>		<u>0.261</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.140		0.135		
b. Transfer Charge	0.000		0.000		
	<u>0.096</u>		<u>0.126</u>		
5. NET OVERHEAD EXPENSES					
	0.096	19%	0.126	0.126	18%
	<u>0.215</u>	41%	<u>0.312</u>	0.312	43%
C. UNFUNDED LIABILITY					
	<u>0.52</u>	100%	<u>0.72</u>	0.72	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 517 : SOAP AND CLEANING COMPOUNDS *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	0.417	41%	0.302		39%
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.175	17%	0.135		18%
C. UNFUNDED LIABILITY	0.429	42%	0.333		43%
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.02</u>	<u>100%</u>	<u>0.77</u>		<u>100%</u>

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 519 : TOILETRIES *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge	0.520	41%	0.512		40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge	0.214	17%	0.214		17%
5. NET OVERHEAD EXPENSES	0.535	42%	0.564		44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	1.27	100%	1.29		100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 522 : INORGANIC CHEMICALS *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	0.653	41%	0.734		40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.265	17%	0.298		16%
C. UNFUNDED LIABILITY	0.672	42%	0.808		44%
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.59</u>	<u>100%</u>	<u>1.84</u>		<u>100%</u>

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 523 : ORGANIC CHEMICALS *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge	0.520	41%	0.500		40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge	0.214	17%	0.209		17%
5. NET OVERHEAD EXPENSES	0.535	42%	0.551		44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	1.27	100%	1.26		100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 524 : OTHER CHEMICAL INDUSTRIES *

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	0.462	41%	0.625		40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.193	17%	0.257		16%
C. UNFUNDED LIABILITY	0.475	42%	0.688		44%
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.13</u>	<u>100%</u>	<u>1.57</u>		<u>100%</u>

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 529 : INDICATING AND OTHER INSTRUMENTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.371		0.416		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.072		0.131		
b. Transfer Charge	0.076		0.127		
	<u>0.375</u>	41%	<u>0.412</u>	0.412	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.209		0.222		
2. Legislative Obligations	0.035		0.036		
3. Accident Prevention	0.024		0.027		
4. TOTAL OVERHEAD EXPENSES	<u>0.268</u>		<u>0.286</u>		
a. Relief	0.109		0.111		
b. Transfer Charge	0.000		0.000		
	<u>0.159</u>		<u>0.175</u>		
5. NET OVERHEAD EXPENSES	0.159	17%	0.175	0.175	17%
	<u>0.386</u>	42%	<u>0.453</u>	0.453	44%
C. UNFUNDED LIABILITY					
	<u>0.92</u>	100%	<u>1.04</u>	1.04	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 530 : JEWELLERY AND SILVERWARE *

(CLASS D : MANUFACTURING)

Component	1999		1998	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST				
2. Second Injury Enhancement Fund (SIEF)				
a. Relief				
b. Transfer Charge				
3. NET NEW CLAIMS COST	0.411	41%	0.535	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative				
2. Legislative Obligations				
3. Accident Prevention				
4. TOTAL OVERHEAD EXPENSES				
a. Relief				
b. Transfer Charge				
5. NET OVERHEAD EXPENSES	0.176	17%	0.226	17%
C. UNFUNDED LIABILITY	0.423	42%	0.589	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.01</u>	<u>100%</u>	<u>1.35</u>	<u>100%</u>

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 533 : SIGNS AND DISPLAYS

(CLASS D : MANUFACTURING)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.555		1.810	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.235		0.326	
b. Transfer Charge	0.318		0.552	
3. NET NEW CLAIMS COST	1.638	41%	2.036	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.402		0.464	
2. Legislative Obligations	0.067		0.077	
3. Accident Prevention	0.048		0.059	
4. TOTAL OVERHEAD EXPENSES	0.517		0.600	
a. Relief	0.000		0.035	
b. Transfer Charge	0.121		0.227	
5. NET OVERHEAD EXPENSES	0.638	16%	0.792	16%
C. UNFUNDED LIABILITY	1.684	43%	2.232	44%
D. TOTAL PREMIUM RATE (A+B+C)	3.96	100%	5.06	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 538 : SPORTING GOODS AND TOYS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.547		1.436		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.259		0.378		
b. Transfer Charge	0.317		0.438		
3. NET NEW CLAIMS COST	1.605	41%	1.496	1.496	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.397		0.384		
2. Legislative Obligations	0.066		0.063		
3. Accident Prevention	0.048		0.048		
4. TOTAL OVERHEAD EXPENSES	0.511		0.496		
a. Relief	0.000		0.035		
b. Transfer Charge	0.114		0.127		
5. NET OVERHEAD EXPENSES	0.625	16%	0.587	0.587	16%
C. UNFUNDED LIABILITY	1.650	43%	1.647	1.647	44%
D. TOTAL PREMIUM RATE (A+B+C)	3.88	100%	3.73	3.73	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 542 : OTHER MANUFACTURED PRODUCTS

(CLASS D : MANUFACTURING)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.988		1.101		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.151		0.314		
b. Transfer Charge	0.202		0.336		
	<u>1.040</u>	41%	<u>1.122</u>	1.122	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.311		0.328		
2. Legislative Obligations	0.052		0.054		
3. Accident Prevention	0.037		0.041		
	<u>0.400</u>		<u>0.423</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.091		
b. Transfer Charge	0.012		0.113		
	<u>0.411</u>		<u>0.445</u>		
5. NET OVERHEAD EXPENSES					
	0.411	16%	0.445	0.445	16%
	<u>1.069</u>	42%	<u>1.233</u>	1.233	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.52</u></u>	100%	<u><u>2.80</u></u>		100%

1999 PREMIUM RATES
Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings

CLASS D : MANUFACTURING

Rate Group	Description	New Claims Cost	Overhead	Unfunded Liability	Premium Rate
207	MEAT AND FISH PRODUCTS	1.95	0.76	2.00	4.71
210	POULTRY PRODUCTS	1.51	0.59	1.55	3.65
214	FRUIT AND VEGETABLE PRODUCTS	1.16	0.46	1.19	2.80
216	DAIRY PRODUCTS	0.82	0.33	0.84	1.98
219	BISCUITS	0.78	0.31	0.80	1.90
220	OTHER BAKERY PRODUCTS	1.45	0.57	1.49	3.50
222	CONFECTIONERY	0.42	0.17	0.43	1.02
223	OTHER FOOD PRODUCTS	0.90	0.36	0.93	2.19
224	SNACK FOODS	2.33	0.90	2.39	5.62
226	CRUSHED AND GROUND FOODS	0.60	0.25	0.62	1.47
230	* DISTILLERY AND WINE PRODUCTS	0.67	0.27	0.68	1.62
231	SOFT DRINK AND BREWERY PRODUCTS	0.88	0.35	0.90	2.13
237	TIRES AND TUBES	2.03	0.79	2.09	4.90
238	OTHER RUBBER PRODUCTS	1.06	0.42	1.09	2.56
256	PLASTIC BAGS	1.19	0.47	1.22	2.88
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	1.11	0.44	1.15	2.70
260	* PLASTIC PIPES AND FITTINGS	1.32	0.52	1.36	3.19
261	PLASTIC FILM AND SHEETING	0.69	0.28	0.71	1.68
263	OTHER PLASTIC PRODUCTS	1.30	0.51	1.34	3.15
273	TANNERIES AND LEATHER PRODUCTS	1.10	0.43	1.13	2.67
275	SPUN YARN, CLOTHS, AND FABRICS	1.21	0.47	1.24	2.92

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings

CLASS D : MANUFACTURING

Rate Group	Description	New Claims Cost	Overhead	Unfunded Liability	Premium Rate
281	* FIBRES AND FILAMENT YARNS	0.72	0.29	0.74	1.76
287	* CARPETS, MATS, AND RUGS	1.10	0.43	1.13	2.66
289	CANVAS AND OTHER TEXTILE PRODUCTS	1.28	0.50	1.32	3.10
294	PROCESSED TEXTILE PRODUCTS	1.16	0.46	1.19	2.80
301	CLOTHING	0.76	0.30	0.78	1.84
308	MILLWORK	2.46	0.95	2.53	5.93
309	WOODEN DOORS AND WINDOWS	2.41	0.93	2.48	5.82
311	WOODEN CABINETS	2.15	0.83	2.21	5.19
312	WOODEN BOXES AND PALLETS	2.41	0.93	2.48	5.82
317	* OTHER WOOD INDUSTRIES	1.05	0.41	1.08	2.54
322	UPHOLSTERED FURNITURE	1.73	0.67	1.78	4.19
323	METAL FURNITURE	1.11	0.44	1.14	2.69
325	WOODEN AND OTHER NON-METAL FURNITURE	1.97	0.76	2.03	4.76
328	FURNITURE PARTS AND FIXTURES	1.35	0.53	1.39	3.27
333	COMMERCIAL PRINTING	0.62	0.25	0.64	1.52
334	PLATEMAKING, TYPESETTING, AND BINDING	0.71	0.29	0.73	1.72
335	PUBLISHING	0.24	0.11	0.25	0.60
338	FOLDING CARTONS	1.01	0.40	1.04	2.45
341	PAPER PRODUCTS	0.81	0.32	0.83	1.97
348	STEEL FOUNDRIES AND FERRO-ALLOYS	2.64	1.02	2.72	6.38
350	STEEL PIPES AND TUBES	0.87	0.35	0.89	2.11

1999 PREMIUM RATES
Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings

CLASS D : MANUFACTURING

Rate Group	Description	New Claims Cost	Overhead	Unfunded Liability	Premium Rate
352	OTHER PRIMARY STEEL INDUSTRIES	0.87	0.35	0.89	2.11
358	IRON FOUNDRIES	2.22	0.86	2.29	5.37
360	NON-FERROUS ROLLING, CASTING, AND EXTRUDING	1.01	0.40	1.04	2.45
361	ALUMINUM INDUSTRY	1.12	0.44	1.15	2.71
362	* OTHER PRIMARY SMELTING AND REFINING INDUSTRIES	0.65	0.27	0.67	1.59
369	* POWER BOILERS AND HEAT EXCHANGERS	0.79	0.31	0.81	1.91
370	METAL TANKS	1.32	0.52	1.36	3.20
372	STRUCTURAL METAL PRODUCTS	2.75	1.06	2.82	6.63
374	OTHER DOORS AND WINDOWS	1.67	0.65	1.72	4.04
375	ORNAMENTAL AND ARCHITECTURAL METAL PRODUCTS	2.06	0.80	2.12	4.97
377	COATING OF METAL PRODUCTS	1.52	0.59	1.56	3.68
379	HARDWARE, TOOLS, AND CUTLERY	0.82	0.33	0.85	2.00
382	METAL DIES, MOULDS, AND PATTERNS	0.82	0.33	0.84	1.98
383	HEATING, REFRIGERATION, AND AIR CONDITIONING EQUIPMEN	1.52	0.59	1.56	3.67
385	MACHINE SHOPS	1.16	0.46	1.19	2.81
387	OTHER METAL FABRICATING INDUSTRIES	1.46	0.57	1.50	3.52
389	METAL CLOSURES AND CONTAINERS	1.12	0.44	1.15	2.71
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	1.87	0.73	1.93	4.53
393	WIRE PRODUCTS	1.38	0.54	1.42	3.33
401	AGRICULTURAL IMPLEMENTS	1.45	0.57	1.49	3.51
402	MAJOR APPLIANCES	0.57	0.23	0.58	1.38

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings

CLASS D : MANUFACTURING

Rate Group	Description	New Claims Cost	Overhead	Unfunded Liability	Premium Rate
403	OTHER MACHINERY AND EQUIPMENT	0.75	0.30	0.77	1.83
406	ELEVATORS AND ESCALATORS	1.49	0.58	1.53	3.61
408	COMPRESSORS, PUMPS, AND INDUSTRIAL FANS	1.23	0.49	1.27	2.99
411	CONSTRUCTION AND MINING MACHINERY	1.47	0.57	1.51	3.56
417	AIRCRAFT AND AIRCRAFT PARTS	0.51	0.21	0.53	1.25
419	MOTOR VEHICLE ASSEMBLY	1.39	0.55	1.43	3.37
420	MOTOR VEHICLE ENGINES AND PARTS	0.63	0.26	0.65	1.54
421	* OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	0.97	0.39	1.00	2.36
424	MOTOR VEHICLE STAMPINGS	1.73	0.67	1.78	4.18
425	MOTOR VEHICLE WHEELS AND BRAKES	1.20	0.47	1.23	2.90
428	MOTOR VEHICLE FABRIC ACCESSORIES	1.73	0.67	1.78	4.19
432	TRUCK AND BUS BODIES	1.97	0.77	2.03	4.77
433	* COMMERCIAL TRAILERS	2.73	1.05	2.81	6.59
438	* RECREATIONAL VEHICLES AND TRAILERS	0.97	0.39	1.00	2.36
442	RAILROAD ROLLING STOCK	1.41	0.55	1.44	3.40
445	* SHIPBUILDING AND REPAIRS	3.06	1.18	3.14	7.38
447	* BOATBUILDING AND REPAIRS	3.69	1.35	3.79	8.82
459	SMALL ELECTRICAL APPLIANCES	1.21	0.48	1.24	2.93
460	* LIGHTING	1.22	0.48	1.25	2.95
461	* ELECTRICAL TRANSFORMERS	0.65	0.27	0.67	1.59
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	0.74	0.30	0.76	1.80

1999 PREMIUM RATES
Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings

CLASS D : MANUFACTURING

Rate Group	Description	New Claims Cost	Overhead	Unfunded Liability	Premium Rate
467	* RADIO AND TELEVISION EQUIPMENT	0.47	0.20	0.48	1.15
468	COMMUNICATION AND ELECTRONIC EQUIPMENT	0.15	0.07	0.16	0.38
472	* OFFICE, STORE, AND BUSINESS MACHINES	0.14	0.07	0.15	0.36
476	* ELECTRICAL SWITCHGEAR AND WIRING DEVICES	0.56	0.23	0.58	1.37
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.42	0.18	0.44	1.04
479	* BATTERIES	0.67	0.27	0.69	1.63
480	ELECTRIC LAMPS	0.77	0.31	0.80	1.88
485	* BRICKS AND REFRACTORIES	1.22	0.48	1.25	2.95
488	* CERAMICS, PORCELAIN, AND CHINA	1.56	0.61	1.60	3.77
490	* ABRASIVES	1.11	0.44	1.14	2.69
496	CONCRETE PRODUCTS	1.92	0.74	1.97	4.63
497	READY-MIX CONCRETE	2.12	0.87	2.19	5.18
501	* GYPSUM, LIME, AND CEMENT	0.89	0.36	0.92	2.17
502	GLASS PRODUCTS	0.96	0.38	0.99	2.34
503	* NON-METALLIC MINERAL INSULATING MATERIALS	0.89	0.35	0.91	2.15
507	* PETROLEUM AND COAL PRODUCTS	0.30	0.13	0.31	0.74
511	PLASTIC AND SYNTHETIC RESINS	0.64	0.26	0.66	1.56
512	PAINT, PRINTING INK, AND ADHESIVES	0.54	0.22	0.56	1.32
514	PHARMACEUTICALS AND MEDICINES	0.21	0.10	0.22	0.52
517	* SOAP AND CLEANING COMPOUNDS	0.42	0.17	0.43	1.02
519	* TOILETRIES	0.52	0.21	0.54	1.27

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings

CLASS D : MANUFACTURING

Rate Group	Description	New Claims Cost	Overhead	Unfunded Liability	Premium Rate
522	* INORGANIC CHEMICALS	0.65	0.26	0.67	1.59
523	* ORGANIC CHEMICALS	0.52	0.21	0.54	1.27
524	* OTHER CHEMICAL INDUSTRIES	0.46	0.19	0.48	1.13
529	INDICATING AND OTHER INSTRUMENTS	0.37	0.16	0.39	0.92
530	* JEWELLERY AND SILVERWARE	0.41	0.18	0.42	1.01
533	SIGNS AND DISPLAYS	1.64	0.64	1.68	3.96
538	SPORTING GOODS AND TOYS	1.60	0.63	1.65	3.88
542	OTHER MANUFACTURED PRODUCTS	1.04	0.41	1.07	2.52
	CLASS D	0.98	0.39	1.01	2.38

Section E

Class E : Transportation And Storage

Supporting Rate Exhibits

1999 PREMIUM RATES

Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

CLASSE E : TRANSPORTATION AND STORAGE

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Insurable Earnings	Ceiling				
1993	\$2,921,026,630	\$52,500	\$52,500	\$29,007	100,701	7,637	7.58%
1994	\$3,136,031,432	\$53,900	\$53,900	\$29,397	106,678	7,827	7.34%
1995	\$3,292,722,515	\$55,400	\$55,400	\$29,328	112,273	7,524	6.70%
1996	\$3,411,128,880	\$55,600	\$55,600	\$29,570	115,359	6,831	5.92%
1997	\$3,792,388,713	\$56,100	\$56,100	\$29,420	128,904	7,245	5.62%
1998	\$4,026,093,371	\$58,200	\$58,200	\$30,215	133,250	7,288	5.47%
1999	\$4,241,463,990	\$59,200	\$59,200	\$31,091	136,421	7,310	5.36%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 551 : AIR TRANSPORT INDUSTRIES

(CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$119,581,931	\$52,500	\$26,188	4,566	112	2.45%
1994	\$122,308,829	\$53,900	\$24,724	4,947	141	2.85%
1995	\$129,461,930	\$55,400	\$24,657	5,250	129	2.46%
1996	\$142,692,566	\$55,600	\$25,058	5,695	125	2.20%
1997	\$162,851,311	\$56,100	\$23,635	6,890	126	1.83%
1998	\$172,886,967	\$58,200	\$24,273	7,123	127	1.78%
1999	\$182,135,330	\$59,200	\$24,977	7,292	127	1.74%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 553 : AIR TRANSPORT SERVICES

(CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$44,881,669	\$52,500	\$23,218	1,933	142	7.35%
1994	\$44,491,246	\$53,900	\$22,858	1,946	128	6.58%
1995	\$46,479,729	\$55,400	\$19,691	2,360	131	5.55%
1996	\$70,567,351	\$55,600	\$20,643	3,419	131	3.83%
1997	\$194,235,554	\$56,100	\$22,955	8,461	175	2.07%
1998	\$206,205,254	\$58,200	\$23,575	8,747	170	1.94%
1999	\$217,235,935	\$59,200	\$24,259	8,955	168	1.88%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 560 : WAREHOUSING

(CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$149,310,538	\$52,500	\$24,574	6,076	356	5.86%
1994	\$173,319,580	\$53,900	\$25,742	6,733	368	5.47%
1995	\$196,670,326	\$55,400	\$24,991	7,870	464	5.90%
1996	\$218,906,468	\$55,600	\$25,187	8,691	506	5.82%
1997	\$255,509,440	\$56,100	\$25,322	10,090	748	7.41%
1998	\$271,255,122	\$58,200	\$26,006	10,430	741	7.10%
1999	\$285,765,561	\$59,200	\$26,760	10,679	737	6.90%

1999 PREMIUM RATES
 Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 561 : TERMINAL GRAIN ELEVATORS *

(CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1993	\$27,837,879	\$52,500	\$39,360	707	34	4.81%	
1994	\$32,454,244	\$53,900	\$39,942	813	50	6.15%	
1995	\$30,728,319	\$55,400	\$39,344	781	39	4.99%	
1996	\$27,697,606	\$55,600	\$38,844	713	21	2.95%	
1997	\$30,030,507	\$56,100	\$41,183	729	18	2.47%	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 570 : GENERAL TRUCKING

(CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$1,750,549,051	\$52,500	\$32,813	53,349	4,355	8.16%
1994	\$1,901,042,029	\$53,900	\$33,244	57,184	4,539	7.94%
1995	\$2,007,825,410	\$55,400	\$33,668	59,636	4,356	7.30%
1996	\$2,062,421,874	\$55,600	\$33,977	60,701	3,898	6.42%
1997	\$2,201,185,187	\$56,100	\$33,705	65,307	4,099	6.28%
1998	\$2,336,832,472	\$58,200	\$34,615	67,509	4,152	6.15%
1999	\$2,461,838,280	\$59,200	\$35,619	69,116	4,176	6.04%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 577 : COURIER SERVICES

(CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1993	\$371,520,088	\$52,500	\$25,779	14,412	1,622	11.25%	
1994	\$401,253,739	\$53,900	\$25,764	15,574	1,550	9.95%	
1995	\$417,961,975	\$55,400	\$24,985	16,728	1,538	9.19%	
1996	\$424,613,963	\$55,600	\$26,044	16,304	1,455	8.92%	
1997	\$461,348,516	\$56,100	\$26,813	17,206	1,360	7.90%	
1998	\$489,778,961	\$58,200	\$27,537	17,786	1,361	7.65%	
1999	\$515,979,048	\$59,200	\$28,336	18,210	1,366	7.50%	

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 580 : BUS, RAIL, AND WATER TRANSPORT INDUSTRIES

(CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$137,756,523	\$52,500	\$33,772	4,079	333	8.16%
1994	\$139,919,768	\$53,900	\$33,846	4,134	338	8.18%
1995	\$144,233,885	\$55,400	\$33,119	4,355	285	6.54%
1996	\$142,130,731	\$55,600	\$33,423	4,253	210	4.94%
1997	\$162,626,361	\$56,100	\$32,806	4,957	252	5.08%
1998	\$172,648,155	\$58,200	\$33,692	5,124	253	4.94%
1999	\$181,883,743	\$59,200	\$34,669	5,246	253	4.82%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 582 : CARGO HANDLING *

(CLASS E : TRANSPORTATION AND STORAGE)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$7,355,658	\$52,500	\$23,986	307	25	8.15%
1994	\$9,486,751	\$53,900	\$31,779	299	35	11.72%
1995	\$1,191,450	\$55,400	\$18,826	63	7	11.06%
1996	\$1,535,081	\$55,600	\$10,807	142	4	2.82%
1997	\$2,478,604	\$56,100	\$20,990	118	11	9.32%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 584 : SCHOOL BUSES

(CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$206,505,366	\$52,500	\$17,457	11,829	287	2.43%
1994	\$205,387,098	\$53,900	\$17,903	11,472	328	2.86%
1995	\$208,137,972	\$55,400	\$18,216	11,426	276	2.42%
1996	\$207,967,120	\$55,600	\$17,811	11,676	220	1.88%
1997	\$200,319,415	\$56,100	\$17,901	11,191	204	1.82%
1998	\$212,664,030	\$58,200	\$18,384	11,568	201	1.74%
1999	\$224,040,216	\$59,200	\$18,917	11,843	201	1.70%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 586 : TAXICAB AND LIMOUSINE SERVICES *

(CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$35,489,919	\$52,500	\$22,037	1,611	89	5.53%
1994	\$36,123,782	\$53,900	\$20,330	1,777	65	3.66%
1995	\$36,527,029	\$55,400	\$18,962	1,926	70	3.63%
1996	\$36,553,792	\$55,600	\$19,965	1,831	63	3.44%
1997	\$36,382,842	\$56,100	\$20,179	1,803	31	1.72%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 590 : AMBULANCE SERVICES

(CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$70,238,008	\$52,500	\$38,326	1,833	282	15.39%
1994	\$70,244,366	\$53,900	\$39,040	1,799	285	15.84%
1995	\$73,504,490	\$55,400	\$39,161	1,877	229	12.20%
1996	\$76,042,328	\$55,600	\$39,286	1,936	198	10.23%
1997	\$85,420,976	\$56,100	\$39,726	2,150	221	10.28%
1998	\$90,685,014	\$58,200	\$40,799	2,223	223	10.03%
1999	\$95,536,091	\$59,200	\$41,982	2,276	223	9.80%

1999 PREMIUM RATES
New Claims Cost By Rate Group

CLASS E : TRANSPORTATION AND STORAGE

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
551	AIR TRANSPORT INDUSTRIES	82%	9,888	1.84
553	AIR TRANSPORT SERVICES	63%	7,505	1.52
560	WAREHOUSING	60%	7,216	4.44
561 *	TERMINAL GRAIN ELEVATORS			2.58
570	GENERAL TRUCKING	128%	15,327	5.99
577	COURIER SERVICES	47%	5,687	3.58
580	BUS, RAIL, AND WATER TRANSPORT INDUSTRIES	105%	12,574	4.31
582 *	CARGO HANDLING			16.13
584	SCHOOL BUSES	72%	8,643	1.98
586 *	TAXICAB AND LIMOUSINE SERVICES			3.87
590	AMBULANCE SERVICES	75%	9,015	5.08
	CLASS E		11,995	4.84

Note

Cost index indicates the relative costliness of the claims of a rate group as compared to those of its class

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

CLASS E : TRANSPORTATION AND STORAGE

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.460</u>	<u>0.661</u>
	Total	0.460	0.661
B.2	Legislative Obligations		
	WSIAT	0.019	0.027
	Office of Worker Advisor	0.012	0.018
	Office of Employer Advisor	0.004	0.006
	OHSA	0.009	0.013
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.045	0.064
B.3	Accident Prevention		
	Safe Workplace Association	<u>0.024</u>	<u>0.024</u>
	Total	<u>0.024</u>	<u>0.024</u>
B.4	TOTAL OVERHEAD EXPENSES	0.529	0.750
	a) Relief	0.004	
	b) Transfer Charge	<u>0.225</u>	
B.5	NET OVERHEAD EXPENSES	0.750	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 551 : AIR TRANSPORT INDUSTRIES

(CLASS E : TRANSPORTATION AND STORAGE)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.269	0.257
	Total	0.269	0.257
B.2	Legislative Obligations		
	WSIAT	0.011	0.011
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Total	0.021	0.020
B.3	Accident Prevention		
	N/A **	0.000	0.000
	Total	0.000	0.000
B.4	TOTAL OVERHEAD EXPENSES	0.290	0.278
	a) Relief	0.013	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.278	

** No Safe Workplace Association Charge For Federally Regulated 500+ employers

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 553 : AIR TRANSPORT SERVICES

(CLASS E : TRANSPORTATION AND STORAGE)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.249	0.213
	Total	0.249	0.213
B.2	Legislative Obligations		
	WSIAT	0.010	0.009
	Office of Worker Advisor	0.007	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Total	0.019	0.016
B.3	Accident Prevention		
	N/A **	0.000	0.000
	Total	0.000	0.000
B.4	TOTAL OVERHEAD EXPENSES	0.268	0.229
	a) Relief	0.039	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.229	

** No Safe Workplace Association Charge For Federally Regulated Employers

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 560 : WAREHOUSING

(CLASS E : TRANSPORTATION AND STORAGE)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.429	0.561
	Total	0.429	0.561
B.2	Legislative Obligations		
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.011	0.015
	Office of Employer Advisor	0.004	0.005
	OHSA	0.038	0.050
	Mine Rescue	0.000	0.000
	Total	0.072	0.093
B.3	Accident Prevention		
	TSAO	0.096	0.096
	Total	0.096	0.096
B.4	TOTAL OVERHEAD EXPENSES	0.597	0.751
	a) Relief	0.000	
	b) Transfer Charge	0.153	
B.5	NET OVERHEAD EXPENSES	0.751	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 561 : TERMINAL GRAIN ELEVATORS *

(CLASS E : TRANSPORTATION AND STORAGE)

		Premium Rate Components	
		Before	After
Overhead Expenses	Overhead Expenses	Relief/Transfer	Relief/Transfer
Component	Sub Component		
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	N/A **		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.389
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES		0.389

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

** No Safe Workplace Association Charge For Federally Regulated Employers

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 570 : GENERAL TRUCKING

(CLASS E : TRANSPORTATION AND STORAGE)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.535	0.838
	Total	0.535	0.838
B.2	Legislative Obligations		
	WSIAT	0.022	0.035
	Office of Worker Advisor	0.014	0.022
	Office of Employer Advisor	0.005	0.007
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Total	0.042	0.064
B.3	Accident Prevention		
	N/A **	0.000	0.000
	Total	0.000	0.000
B.4	TOTAL OVERHEAD EXPENSES	0.577	0.904
	a) Relief	0.000	
	b) Transfer Charge	0.327	
B.5	NET OVERHEAD EXPENSES	0.904	

** No Safe Workplace Association Charge For Federally Regulated Employers

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 577 : COURIER SERVICES

(CLASS E : TRANSPORTATION AND STORAGE)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.375</u>	<u>0.451</u>
	Total	0.375	0.451
B.2	Legislative Obligations		
	WSIAT	0.015	0.019
	Office of Worker Advisor	0.010	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.033	0.040
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.063	0.075
B.3	Accident Prevention		
	TSAO	<u>0.086</u>	<u>0.086</u>
	Total	<u>0.086</u>	<u>0.086</u>
B.4	TOTAL OVERHEAD EXPENSES	0.524	0.612
	a) Relief	0.000	
	b) Transfer Charge	<u>0.088</u>	
B.5	NET OVERHEAD EXPENSES	0.612	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 580 : BUS, RAIL, AND WATER TRANSPORT INDUSTRIES

(CLASS E : TRANSPORTATION AND STORAGE)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.427	0.603
	Total	0.427	0.603
B.2	Legislative Obligations		
	WSIAT	0.018	0.025
	Office of Worker Advisor	0.011	0.016
	Office of Employer Advisor	0.004	0.005
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Total	0.033	0.046
B.3	Accident Prevention		
	N/A **	0.000	0.000
	Total	0.000	0.000
B.4	TOTAL OVERHEAD EXPENSES	0.461	0.650
	a) Relief	0.000	
	b) Transfer Charge	0.189	
B.5	NET OVERHEAD EXPENSES	0.650	

** No Safe Workplace Association Charge For Federally Regulated Employers

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 582 : CARGO HANDLING *

(CLASS E : TRANSPORTATION AND STORAGE)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	N/A **		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		1.995
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES		1.995

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

** No Safe Workplace Association Charge For Federally Regulated Employers

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 584 : SCHOOL BUSES

(CLASS E : TRANSPORTATION AND STORAGE)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.274	0.247
	Total	0.274	0.247
B.2	Legislative Obligations		
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.024	0.022
	Mine Rescue	0.000	0.000
	Total	0.046	0.041
B.3	Accident Prevention		
	TSAO	0.067	0.067
	Total	0.067	0.067
B.4	TOTAL OVERHEAD EXPENSES	0.387	0.355
	a) Relief	0.032	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.355	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 586 : TAXICAB AND LIMOUSINE SERVICES *

(CLASS E : TRANSPORTATION AND STORAGE)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	TSAO		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.660
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.660	

* 1999 Target Rate Derived On A Manual Basis (See Appendix) 516

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 590 : AMBULANCE SERVICES

(CLASS E : TRANSPORTATION AND STORAGE)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.470	0.642
	Total	0.470	0.642
B.2	Legislative Obligations		
	WSIAT	0.019	0.027
	Office of Worker Advisor	0.013	0.017
	Office of Employer Advisor	0.004	0.005
	OHSA	0.042	0.057
	Mine Rescue	0.000	0.000
	Total	0.079	0.107
B.3	Accident Prevention		
	TSAO	0.104	0.104
	Total	0.104	0.104
B.4	TOTAL OVERHEAD EXPENSES	0.652	0.853
	a) Relief	0.000	
	b) Transfer Charge	0.201	
B.5	NET OVERHEAD EXPENSES	0.853	

1999 PREMIUM RATE COMPONENTS

CLASSE : TRANSPORTATION AND STORAGE

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.089		2.464		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.499		0.828		
b. Transfer Charge	0.428		0.751		
	<u>2.018</u>	42%	<u>2.387</u>	2.387	44%
3. NET NEW CLAIMS COST					
1. WSIB Administrative	0.460		0.516		
2. Legislative Obligations	0.045		0.050		
3. Accident Prevention	0.024		0.028		
	<u>0.529</u>		<u>0.594</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.004		0.015		
b. Transfer Charge	0.225		0.258		
	<u>0.750</u>	15%	<u>0.837</u>	0.837	15%
5. NET OVERHEAD EXPENSES	2.073	43%	2.216	2.216	41%
C. UNFUNDED LIABILITY					
	<u>4.84</u>	100%	<u>5.44</u>	<u>5.44</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 551 : AIR TRANSPORT INDUSTRIES

(CLASS E : TRANSPORTATION AND STORAGE)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.696		0.812		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.067		0.077		
b. Transfer Charge	0.142		0.248		
3. NET NEW CLAIMS COST	0.771	42%	0.983	0.983	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.269		0.307		
2. Legislative Obligations	0.021		0.023		
3. Accident Prevention	0.000		0.000		
4. TOTAL OVERHEAD EXPENSES	0.290		0.330		
a. Relief	0.013		0.085		
b. Transfer Charge	0.000		0.108		
5. NET OVERHEAD EXPENSES	0.278	15%	0.353	0.353	16%
C. UNFUNDED LIABILITY	0.792	43%	0.913	0.913	41%
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.84</u>	<u>100%</u>	<u>2.25</u>	<u>2.25</u>	<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 553 : AIR TRANSPORT SERVICES

(CLASS E : TRANSPORTATION AND STORAGE)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.585		1.303		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.068		0.321		
b. Transfer Charge	0.120		0.397		
3. NET NEW CLAIMS COST	0.637	42%	1.379	1.379	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.249		0.366		
2. Legislative Obligations	0.019		0.028		
3. Accident Prevention	0.000		0.000		
4. TOTAL OVERHEAD EXPENSES	0.268		0.394		
a. Relief	0.039		0.020		
b. Transfer Charge	0.000		0.123		
5. NET OVERHEAD EXPENSES	0.229	15%	0.496	0.496	16%
C. UNFUNDED LIABILITY	0.654	43%	1.285	1.285	41%
D. TOTAL PREMIUM RATE (A+B+C)	1.52	100%	3.16	3.16	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 560 : WAREHOUSING

(CLASS E : TRANSPORTATION AND STORAGE)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.881		2.620		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge	0.448		0.794		
3. NET NEW CLAIMS COST	0.385		0.799		
B. OVERHEAD EXPENSES	1.818	41%	2.625	2.625	44%
1. WSIB Administrative	0.429		0.552		
2. Legislative Obligations	0.072		0.091		
3. Accident Prevention	0.096		0.118		
4. TOTAL OVERHEAD EXPENSES	0.597		0.761		
a. Relief	0.000		0.000		
b. Transfer Charge	0.153		0.299		
5. NET OVERHEAD EXPENSES	0.751	17%	1.061	1.061	18%
C. UNFUNDED LIABILITY	1.871	42%	2.314	2.314	39%
D. TOTAL PREMIUM RATE (A+B+C)	4.44	100%	6.00	6.00	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 561 : TERMINAL GRAIN ELEVATORS *

(CLASS E : TRANSPORTATION AND STORAGE)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge	1.081	42%	1.423	44%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge	0.389	15%	0.512	16%	
5. NET OVERHEAD EXPENSES	1.110	43%	1.325	41%	
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	2.58	100%	3.26	100%	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 570 : GENERAL TRUCKING

(CLASS E : TRANSPORTATION AND STORAGE)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.624		2.931		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.652		1.002		
b. Transfer Charge	0.537		0.893		
3. NET NEW CLAIMS COST	<u>2.510</u>	2.510	<u>2.823</u>	2.823	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.535		0.581		
2. Legislative Obligations	0.042		0.044		
3. Accident Prevention	0.000		0.000		
4. TOTAL OVERHEAD EXPENSES	<u>0.577</u>		<u>0.625</u>		
a. Relief	0.000		0.000		
b. Transfer Charge	0.327		0.311		
5. NET OVERHEAD EXPENSES	<u>0.904</u>	0.904	<u>0.936</u>	0.936	15%
C. UNFUNDED LIABILITY	<u>2.577</u>	2.577	<u>2.612</u>	2.612	41%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>5.99</u></u>	100%	<u><u>6.37</u></u>	100%	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 577 : COURIER SERVICES

(CLASS E : TRANSPORTATION AND STORAGE)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.522		1.906	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.371		0.708	
b. Transfer Charge	0.312		0.581	
3. NET NEW CLAIMS COST	1.462	41%	1.778	43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.375		0.426	
2. Legislative Obligations	0.063		0.070	
3. Accident Prevention	0.086		0.096	
4. TOTAL OVERHEAD EXPENSES	0.524		0.592	
a. Relief	0.000		0.069	
b. Transfer Charge	0.088		0.213	
5. NET OVERHEAD EXPENSES	0.612	17%	0.736	18%
C. UNFUNDED LIABILITY	1.506	42%	1.666	40%
D. TOTAL PREMIUM RATE (A+B+C)	3.58	100%	4.18	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 580 : BUS, RAIL, AND WATER TRANSPORT INDUSTRIES

(CLASS E : TRANSPORTATION AND STORAGE)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.765		2.008		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.320		0.666		
b. Transfer Charge	0.361		0.612		
	<u>1.806</u>	42%	<u>1.954</u>	1.954	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.427		0.452		
2. Legislative Obligations	0.033		0.035		
3. Accident Prevention	0.000		0.000		
4. TOTAL OVERHEAD EXPENSES	<u>0.461</u>		<u>0.487</u>		
a. Relief	0.000		0.005		
b. Transfer Charge	0.189		0.222		
	<u>0.650</u>	15%	<u>0.704</u>	0.704	16%
5. NET OVERHEAD EXPENSES		43%		1.822	41%
C. UNFUNDED LIABILITY					
	<u>1.854</u>				
D. TOTAL PREMIUM RATE (A+B+C)	<u>4.31</u>	100%	<u>4.48</u>		100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 582 : CARGO HANDLING *

(CLASS E : TRANSPORTATION AND STORAGE)

Component	1999		1998		Percentage	
	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	Of 1999	Of 1998
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST						
2. Second Injury Enhancement Fund (SIEF)						
a. Relief						
b. Transfer Charge	6.987	43%	6.927	46%		
3. NET NEW CLAIMS COST						
B. OVERHEAD EXPENSES						
1. WSIB Administrative						
2. Legislative Obligations						
3. Accident Prevention						
4. TOTAL OVERHEAD EXPENSES						
a. Relief						
b. Transfer Charge	1.995	12%	1.772	12%		
5. NET OVERHEAD EXPENSES	7.147	44%	6.401	42%		
C. UNFUNDED LIABILITY						
D. TOTAL PREMIUM RATE (A+B+C)	16.13	100%	15.10	100%		

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 584 : SCHOOL BUSES

(CLASS E : TRANSPORTATION AND STORAGE)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.784		0.868		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.144		0.269		
b. Transfer Charge	0.160		0.264		
3. NET NEW CLAIMS COST	0.800	40%	0.863	0.863	42%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.274		0.289		
2. Legislative Obligations	0.046		0.048		
3. Accident Prevention	0.067		0.071		
4. TOTAL OVERHEAD EXPENSES	0.387		0.408		
a. Relief	0.032		0.026		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.355	18%	0.382	0.382	19%
C. UNFUNDED LIABILITY	0.825	42%	0.805	0.805	39%
D. TOTAL PREMIUM RATE (A+B+C)	1.98	100%	2.05	2.05	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 586 : TAXICAB AND LIMOUSINE SERVICES *

(CLASS E : TRANSPORTATION AND STORAGE)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST				
2. Second Injury Enhancement Fund (SIEF)				
a. Relief				
b. Transfer Charge				
3. NET NEW CLAIMS COST	1.582	41%	1.746	42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative				
2. Legislative Obligations				
3. Accident Prevention				
4. TOTAL OVERHEAD EXPENSES				
a. Relief				
b. Transfer Charge				
5. NET OVERHEAD EXPENSES	0.660	17%	0.731	18%
C. UNFUNDED LIABILITY	1.629	42%	1.633	40%
D. TOTAL PREMIUM RATE (A+B+C)	3.87	100%	4.11	100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 590 : AMBULANCE SERVICES

(CLASS E : TRANSPORTATION AND STORAGE)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.127		2.350	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.479		0.779	
b. Transfer Charge	0.435		0.716	
	<u>2.083</u>	41%	<u>2.287</u>	43%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.470		0.502	
2. Legislative Obligations	0.079		0.083	
3. Accident Prevention	0.104		0.109	
	<u>0.652</u>		<u>0.694</u>	
4. TOTAL OVERHEAD EXPENSES				
a. Relief	0.000		0.001	
b. Transfer Charge	0.201		0.240	
	<u>0.853</u>	17%	<u>0.933</u>	17%
5. NET OVERHEAD EXPENSES		42%		40%
	<u>2.144</u>		<u>2.140</u>	
C. UNFUNDED LIABILITY				
	<u>5.08</u>	100%	<u>5.36</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)				

1999 PREMIUM RATES
Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings

CLASS E : TRANSPORTATION & STORAGE

Rate Group	Description	New Claims Cost	Overhead	Unfunded		Premium Rate
				Liability		
551	AIR TRANSPORT INDUSTRIES	0.77	0.28	0.79		1.84
553	AIR TRANSPORT SERVICES	0.64	0.23	0.65		1.52
560	WAREHOUSING	1.82	0.75	1.87		4.44
561	* TERMINAL GRAIN ELEVATORS	1.08	0.39	1.11		2.58
570	GENERAL TRUCKING	2.51	0.90	2.58		5.99
577	COURIER SERVICES	1.46	0.61	1.51		3.58
580	BUS, RAIL, AND WATER TRANSPORT INDUSTRIES	1.81	0.65	1.85		4.31
582	* CARGO HANDLING	6.99	2.00	7.15		16.13
584	SCHOOL BUSES	0.80	0.36	0.82		1.98
586	* TAXICAB AND LIMOUSINE SERVICES	1.58	0.66	1.63		3.87
590	AMBULANCE SERVICES	2.08	0.85	2.14		5.08
CLASS E		2.02	0.75	2.07		4.84

Section F

Class F : Retail And Wholesale Trades

Supporting Rate Exhibits

1999 PREMIUM RATES
 Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

CLASS F : RETAIL AND WHOLESALE TRADES

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1993	\$15,102,964,111	\$52,500	\$23,402	645,360	19,605	3.04%	
1994	\$15,470,073,622	\$53,900	\$23,248	665,442	20,295	3.05%	
1995	\$15,966,660,454	\$55,400	\$23,198	688,284	18,739	2.72%	
1996	\$16,332,087,780	\$55,600	\$23,353	699,355	16,896	2.42%	
1997	\$17,050,529,879	\$56,100	\$23,405	728,512	16,741	2.30%	
1998	\$18,295,209,706	\$58,200	\$24,317	752,351	16,782	2.23%	
1999	\$19,161,884,700	\$59,200	\$24,950	768,023	16,879	2.20%	

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 604 : FOOD, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$2,115,991,311	\$52,500	\$23,804	88,894	5,185	5.83%
1994	\$2,129,554,845	\$53,900	\$23,530	90,502	5,130	5.67%
1995	\$2,151,218,157	\$55,400	\$21,690	99,178	4,809	4.85%
1996	\$2,159,851,537	\$55,600	\$21,543	100,259	4,249	4.24%
1997	\$2,155,115,252	\$56,100	\$21,220	101,562	3,807	3.75%
1998	\$2,312,437,546	\$58,200	\$22,047	104,885	3,817	3.64%
1999	\$2,421,981,620	\$59,200	\$22,621	107,070	3,861	3.61%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 606 : GROCERY AND CONVENIENCE STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$405,751,151	\$52,500	\$16,960	23,924	636	2.66%
1994	\$385,484,770	\$53,900	\$17,261	22,333	618	2.77%
1995	\$373,457,601	\$55,400	\$16,491	22,647	474	2.09%
1996	\$364,400,946	\$55,600	\$15,551	23,432	369	1.57%
1997	\$377,646,029	\$56,100	\$15,783	23,927	347	1.45%
1998	\$405,213,993	\$58,200	\$16,399	24,710	341	1.38%
1999	\$424,409,664	\$59,200	\$16,825	25,225	340	1.35%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 607 : SPECIALTY FOOD STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$94,887,328	\$52,500	\$17,667	5,371	155	2.89%
1994	\$96,881,127	\$53,900	\$17,624	5,497	173	3.15%
1995	\$100,373,343	\$55,400	\$16,476	6,092	145	2.38%
1996	\$101,361,456	\$55,600	\$15,720	6,448	134	2.08%
1997	\$99,574,310	\$56,100	\$16,484	6,041	150	2.48%
1998	\$106,843,183	\$58,200	\$17,127	6,238	149	2.39%
1999	\$111,904,525	\$59,200	\$17,572	6,368	148	2.32%

1999 PREMIUM RATES
Summary of
**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 608 : BEER STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$113,132,774	\$52,500	\$39,455	2,867	277	9.66%
1994	\$114,721,232	\$53,900	\$40,305	2,846	272	9.56%
1995	\$114,545,567	\$55,400	\$40,725	2,813	244	8.68%
1996	\$113,368,543	\$55,600	\$40,070	2,829	254	8.98%
1997	\$115,926,948	\$56,100	\$40,736	2,846	222	7.80%
1998	\$124,389,555	\$58,200	\$42,324	2,939	213	7.25%
1999	\$130,282,098	\$59,200	\$43,425	3,000	206	6.87%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 612 : AGRICULTURAL PRODUCTS, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$131,640,469	\$52,500	\$23,499	5,602	159	2.84%
1994	\$137,244,663	\$53,900	\$23,868	5,750	150	2.61%
1995	\$148,532,594	\$55,400	\$23,594	6,295	160	2.54%
1996	\$154,959,032	\$55,600	\$23,192	6,681	138	2.07%
1997	\$166,443,477	\$56,100	\$23,816	6,989	146	2.09%
1998	\$178,593,764	\$58,200	\$24,744	7,218	147	2.04%
1999	\$187,054,053	\$59,200	\$25,388	7,368	147	2.00%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 617 : OTHER PRODUCTS, WHOLESALE

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$1,589,058,618	\$52,500	\$24,210	65,638	1,183	1.80%
1994	\$1,618,751,918	\$53,900	\$24,218	66,840	1,214	1.82%
1995	\$1,693,974,096	\$55,400	\$24,102	70,282	1,004	1.43%
1996	\$1,730,801,861	\$55,600	\$24,339	71,112	919	1.29%
1997	\$1,822,404,833	\$56,100	\$24,898	73,196	918	1.25%
1998	\$1,955,439,439	\$58,200	\$25,869	75,591	931	1.23%
1999	\$2,048,071,909	\$59,200	\$26,541	77,166	941	1.22%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 627 : GENERAL MERCHANDISE STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$1,340,561,404	\$52,500	\$17,732	75,602	2,069	2.74%
1994	\$1,348,392,076	\$53,900	\$17,564	76,770	2,154	2.81%
1995	\$1,320,154,449	\$55,400	\$17,789	74,211	2,079	2.80%
1996	\$1,308,548,644	\$55,600	\$17,550	74,562	1,886	2.53%
1997	\$1,234,649,779	\$56,100	\$17,426	70,850	1,991	2.81%
1998	\$1,324,778,572	\$58,200	\$18,106	73,169	1,985	2.71%
1999	\$1,387,535,571	\$59,200	\$18,577	74,693	1,992	2.67%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 630 : VEHICLE SERVICES AND REPAIRS

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
			Ceiling				
1993	\$1,475,838,466	\$52,500	\$31,820	46,380	2,899	6.25%	
1994	\$1,526,121,713	\$53,900	\$31,169	48,963	3,077	6.28%	
1995	\$1,569,153,160	\$55,400	\$31,523	49,778	2,689	5.40%	
1996	\$1,610,397,071	\$55,600	\$32,095	50,176	2,501	4.98%	
1997	\$1,793,698,211	\$56,100	\$31,849	56,318	2,529	4.49%	
1998	\$1,924,637,249	\$58,200	\$33,091	58,161	2,582	4.44%	
1999	\$2,015,810,567	\$59,200	\$33,952	59,373	2,591	4.36%	

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 633 : PETROLEUM PRODUCTS, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$365,809,625	\$52,500	\$22,560	16,215	335	2.07%
1994	\$354,772,573	\$53,900	\$24,396	14,542	328	2.26%
1995	\$341,065,983	\$55,400	\$24,007	14,207	272	1.91%
1996	\$329,829,484	\$55,600	\$25,048	13,168	259	1.97%
1997	\$312,710,791	\$56,100	\$22,287	14,031	233	1.66%
1998	\$335,538,516	\$58,200	\$23,156	14,490	221	1.53%
1999	\$351,433,543	\$59,200	\$23,758	14,792	213	1.44%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 636 : NON-FOOD SPECIALTY STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$862,059,217	\$52,500	\$18,865	45,696	798	1.75%
1994	\$910,541,286	\$53,900	\$18,221	49,972	818	1.64%
1995	\$959,295,487	\$55,400	\$18,800	51,026	824	1.61%
1996	\$1,004,363,307	\$55,600	\$18,573	54,078	784	1.45%
1997	\$1,026,593,726	\$56,100	\$18,751	54,749	824	1.51%
1998	\$1,101,534,535	\$58,200	\$19,482	56,540	825	1.46%
1999	\$1,153,716,087	\$59,200	\$19,989	57,718	832	1.44%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 638 : PHARMACIES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$549,823,084	\$52,500	\$17,704	31,056	311	1.00%
1994	\$547,035,903	\$53,900	\$17,244	31,723	315	0.99%
1995	\$566,939,459	\$55,400	\$17,685	32,058	302	0.94%
1996	\$577,662,437	\$55,600	\$18,294	31,577	279	0.88%
1997	\$581,175,564	\$56,100	\$17,665	32,900	271	0.82%
1998	\$623,601,078	\$58,200	\$18,354	33,977	278	0.82%
1999	\$653,142,115	\$59,200	\$18,831	34,685	279	0.80%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 641 : CLOTHING STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$704,943,170	\$52,500	\$18,414	38,283	494	1.29%
1994	\$693,888,460	\$53,900	\$19,272	36,004	537	1.49%
1995	\$729,915,315	\$55,400	\$18,268	39,955	517	1.29%
1996	\$715,647,243	\$55,600	\$18,819	38,029	494	1.30%
1997	\$736,249,044	\$56,100	\$18,140	40,586	517	1.27%
1998	\$789,994,842	\$58,200	\$18,848	41,914	515	1.23%
1999	\$827,418,232	\$59,200	\$19,338	42,787	515	1.20%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 643 : HARDWARE AND CARPET, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$743,738,955	\$52,500	\$25,082	29,653	542	1.83%
1994	\$758,700,646	\$53,900	\$24,514	30,950	512	1.65%
1995	\$807,942,308	\$55,400	\$25,961	31,122	488	1.57%
1996	\$813,387,186	\$55,600	\$25,524	31,868	394	1.24%
1997	\$851,132,408	\$56,100	\$26,309	32,352	379	1.17%
1998	\$913,264,632	\$58,200	\$27,335	33,411	375	1.12%
1999	\$956,527,520	\$59,200	\$28,045	34,107	376	1.10%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 644 : FURNITURE AND APPLIANCES, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$459,711,795	\$52,500	\$23,864	19,264	502	2.61%
1994	\$459,975,807	\$53,900	\$23,011	19,990	544	2.72%
1995	\$458,862,635	\$55,400	\$23,095	19,868	494	2.49%
1996	\$469,016,964	\$55,600	\$24,363	19,251	400	2.08%
1997	\$504,471,417	\$56,100	\$24,647	20,468	414	2.02%
1998	\$541,297,568	\$58,200	\$25,608	21,137	412	1.95%
1999	\$566,939,749	\$59,200	\$26,274	21,578	414	1.92%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 657 : AUTOMOBILE AND TRUCK DEALERS

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$693,032,071	\$52,500	\$28,823	24,045	497	2.07%
1994	\$753,615,269	\$53,900	\$29,406	25,628	507	1.98%
1995	\$753,853,621	\$55,400	\$28,852	26,129	416	1.59%
1996	\$786,128,891	\$55,600	\$29,790	26,389	323	1.22%
1997	\$856,475,657	\$56,100	\$29,373	29,158	299	1.03%
1998	\$918,997,935	\$58,200	\$30,519	30,113	294	0.98%
1999	\$962,532,420	\$59,200	\$31,312	30,740	294	0.96%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 659 : OTHER VEHICLE SALES AND RENTALS

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1993	\$208,559,212	\$52,500	\$52,500	\$26,762	7,793	211	2.71%
1994	\$213,105,235	\$53,900	\$53,900	\$26,336	8,092	255	3.15%
1995	\$217,180,601	\$55,400	\$55,400	\$27,571	7,877	222	2.82%
1996	\$208,084,577	\$55,600	\$55,600	\$29,172	7,133	205	2.87%
1997	\$220,879,989	\$56,100	\$56,100	\$29,119	7,586	205	2.70%
1998	\$237,004,113	\$58,200	\$58,200	\$30,254	7,834	201	2.57%
1999	\$248,231,399	\$59,200	\$59,200	\$31,041	7,997	200	2.50%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 660 : AUTOMOTIVE PARTS AND ACCESSORIES, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$650,183,774	\$52,500	\$25,237	25,763	859	3.33%
1994	\$682,842,317	\$53,900	\$24,455	27,922	954	3.42%
1995	\$717,808,795	\$55,400	\$24,768	28,981	947	3.27%
1996	\$744,837,901	\$55,600	\$24,061	30,956	834	2.69%
1997	\$772,560,301	\$56,100	\$24,642	31,351	820	2.62%
1998	\$828,956,802	\$58,200	\$25,603	32,377	815	2.52%
1999	\$868,225,886	\$59,200	\$26,269	33,051	826	2.50%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 668 : COMPUTER, OFFICE, AND STORE EQUIPMENT, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$859,257,187	\$52,500	\$29,214	29,412	235	0.80%
1994	\$895,201,160	\$53,900	\$27,555	32,488	255	0.78%
1995	\$992,790,287	\$55,400	\$28,370	34,995	247	0.71%
1996	\$1,103,807,293	\$55,600	\$28,714	38,442	285	0.74%
1997	\$1,202,037,185	\$56,100	\$27,520	43,679	324	0.74%
1998	\$1,289,785,275	\$58,200	\$28,593	45,108	326	0.72%
1999	\$1,350,884,583	\$59,200	\$29,336	46,048	331	0.72%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 670 : INDUSTRIAL AND SERVICE MACHINERY, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$425,735,543	\$52,500	\$31,016	13,726	374	2.72%
1994	\$465,114,430	\$53,900	\$30,455	15,272	339	2.22%
1995	\$515,421,813	\$55,400	\$31,048	16,601	393	2.37%
1996	\$552,422,701	\$55,600	\$31,626	17,468	402	2.30%
1997	\$597,768,495	\$56,100	\$30,927	19,328	424	2.19%
1998	\$641,405,285	\$58,200	\$32,134	19,961	441	2.21%
1999	\$671,789,737	\$59,200	\$32,969	20,376	447	2.19%

1999 PREMIUM RATES
 Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 672 : FARM MACHINERY AND EQUIPMENT, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$117,954,914	\$52,500	\$25,558	4,615	141	3.06%
1994	\$125,951,283	\$53,900	\$28,369	4,440	164	3.69%
1995	\$129,344,337	\$55,400	\$27,574	4,691	181	3.86%
1996	\$133,404,975	\$55,600	\$28,925	4,612	150	3.25%
1997	\$139,744,560	\$56,100	\$27,430	5,095	164	3.22%
1998	\$149,945,840	\$58,200	\$28,500	5,261	163	3.10%
1999	\$157,049,028	\$59,200	\$29,241	5,371	164	3.05%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 675 : CONSTRUCTION AND MINING MACHINERY, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$105,935,638	\$52,500	\$35,158	3,013	97	3.22%
1994	\$107,082,666	\$53,900	\$34,082	3,142	122	3.88%
1995	\$125,475,953	\$55,400	\$36,587	3,430	134	3.91%
1996	\$132,766,760	\$55,600	\$35,815	3,707	127	3.43%
1997	\$142,308,471	\$56,100	\$36,058	3,947	125	3.17%
1998	\$152,696,915	\$58,200	\$37,464	4,076	126	3.09%
1999	\$159,930,426	\$59,200	\$38,438	4,161	127	3.05%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 678 : ELECTRICAL AND ELECTRONIC EQUIPMENT, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$388,097,008	\$52,500	\$27,894	13,913	183	1.32%
1994	\$406,919,711	\$53,900	\$25,669	15,853	179	1.13%
1995	\$425,612,620	\$55,400	\$27,617	15,411	154	1.00%
1996	\$440,436,132	\$55,600	\$27,536	15,995	132	0.83%
1997	\$511,817,480	\$56,100	\$28,451	17,990	148	0.82%
1998	\$549,179,890	\$58,200	\$29,560	18,578	147	0.79%
1999	\$575,195,470	\$59,200	\$30,329	18,965	148	0.78%

1999 PREMIUM RATES
 Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 681 : LUMBER AND BUILDERS SUPPLY

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$456,178,748	\$52,500	\$23,434	19,467	921	4.73%
1994	\$469,609,131	\$53,900	\$23,482	19,999	948	4.74%
1995	\$481,445,265	\$55,400	\$23,305	20,658	831	4.02%
1996	\$482,838,690	\$55,600	\$23,313	20,711	777	3.75%
1997	\$532,971,140	\$56,100	\$23,132	23,041	914	3.97%
1998	\$571,877,756	\$58,200	\$24,034	23,795	914	3.84%
1999	\$598,968,572	\$59,200	\$24,659	24,290	922	3.80%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 685 : METAL PRODUCTS, WHOLESALE

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
			Ceiling				
1993	\$140,048,974	\$52,500	\$27,993	5,003	208	4.16%	
1994	\$151,056,707	\$53,900	\$28,230	5,351	266	4.97%	
1995	\$161,761,208	\$55,400	\$28,196	5,737	265	4.62%	
1996	\$178,072,031	\$55,600	\$29,165	6,106	230	3.77%	
1997	\$178,412,832	\$56,100	\$29,553	6,037	215	3.56%	
1998	\$191,436,876	\$58,200	\$30,706	6,235	213	3.42%	
1999	\$200,505,564	\$59,200	\$31,504	6,364	213	3.35%	

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 689 : WASTE MATERIALS RECYCLING

(CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$105,033,675	\$52,500	\$25,222	4,164	334	8.02%
1994	\$117,508,694	\$53,900	\$25,698	4,573	464	10.15%
1995	\$110,535,800	\$55,400	\$26,046	4,244	448	10.56%
1996	\$115,692,118	\$55,600	\$26,493	4,367	371	8.50%
1997	\$117,761,980	\$56,100	\$26,245	4,487	355	7.91%
1998	\$126,358,543	\$58,200	\$27,269	4,634	351	7.57%
1999	\$132,344,361	\$59,200	\$27,978	4,730	352	7.44%

1999 PREMIUM RATES
New Claims Cost By Rate Group

CLASS F : RETAIL AND WHOLESALE TRADES

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
604	FOOD, SALES	86%	6,913	2.64
606	GROCERY AND CONVENIENCE STORES	99%	7,956	1.53
607	SPECIALTY FOOD STORES	107%	8,553	2.76
608	BEER STORES	111%	8,853	3.45
612	AGRICULTURAL PRODUCTS, SALES	142%	11,321	2.20
617	OTHER PRODUCTS, WHOLESALE	101%	8,115	0.93
627	GENERAL MERCHANDISE STORES	55%	4,372	1.52
630	VEHICLE SERVICES AND REPAIRS	137%	10,984	3.51
633	PETROLEUM PRODUCTS, SALES	133%	10,607	1.56
636	NON-FOOD SPECIALTY STORES	82%	6,583	1.18
638	PHARMACIES	70%	5,571	0.59
641	CLOTHING STORES	101%	8,117	1.26

Note

Cost index indicates the relative costliness of the claims
of a rate group as compared to those of its class

1999 PREMIUM RATES
New Claims Cost By Rate Group

CLASS F : RETAIL AND WHOLESALE TRADES

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per L.Ti	
643	HARDWARE AND CARPET, SALES	150%	12,004	1.17
644	FURNITURE AND APPLIANCES, SALES	102%	8,155	1.47
657	AUTOMOBILE AND TRUCK DEALERS	135%	10,790	0.83
659	OTHER VEHICLE SALES AND RENTALS	123%	9,872	2.01
660	AUTOMOTIVE PARTS AND ACCESSORIES, SALES	80%	6,401	1.53
668	COMPUTER, OFFICE, AND STORE EQUIPMENT, SALES	79%	6,338	0.40
670	INDUSTRIAL AND SERVICE MACHINERY, SALES	134%	10,708	1.81
672	FARM MACHINERY AND EQUIPMENT, SALES	102%	8,175	2.21
675	CONSTRUCTION AND MINING MACHINERY, SALES	131%	10,487	2.11
678	ELECTRICAL AND ELECTRONIC EQUIPMENT, SALES	91%	7,274	0.49
681	LUMBER AND BUILDERS SUPPLY	96%	7,657	2.91
685	METAL PRODUCTS, WHOLESale	125%	10,006	2.55
689	WASTE MATERIALS RECYCLING	157%	12,564	8.26
CLASS F			7,998	1.74

Note

Cost index indicates the relative costliness of the claims
of a rate group as compared to those of its class

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

CLASS F : RETAIL AND WHOLESALE TRADES

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.261</u>	<u>0.221</u>
	Total	0.261	0.221
B.2	Legislative Obligations		
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.007	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.023	0.020
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.044	0.036
B.3	Accident Prevention		
	Safe Workplace Association	<u>0.026</u>	<u>0.026</u>
	Total	<u>0.026</u>	<u>0.026</u>
B.4	TOTAL OVERHEAD EXPENSES	0.331	0.284
	a) Relief	0.064	
	b) Transfer Charge	<u>0.017</u>	
B.5	NET OVERHEAD EXPENSES	0.284	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 604 : FOOD, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.318	0.337
	Total	0.318	0.337
B.2	Legislative Obligations		
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.009	0.009
	Office of Employer Advisor	0.003	0.003
	OHSA	0.028	0.030
	Mine Rescue	0.000	0.000
	Total	0.053	0.056
B.3	Accident Prevention		
	OSSA	0.030	0.030
	Total	0.030	0.030
B.4	TOTAL OVERHEAD EXPENSES	0.402	0.424
	a) Relief	0.000	
	b) Transfer Charge	0.022	
B.5	NET OVERHEAD EXPENSES	0.424	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 606 : GROCERY AND CONVENIENCE STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.248</u>	<u>0.195</u>
	Total	0.248	0.195
B.2	Legislative Obligations		
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.007	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.022	0.017
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.041	0.032
B.3	Accident Prevention		
	OSSA	<u>0.022</u>	<u>0.022</u>
	Total	<u>0.022</u>	<u>0.022</u>
B.4	TOTAL OVERHEAD EXPENSES	0.312	0.249
	a) Relief	0.063	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.249	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 607 : SPECIALTY FOOD STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.326	0.353
	Total	0.326	0.353
B.2	Legislative Obligations		
	WSIAT	0.013	0.015
	Office of Worker Advisor	0.009	0.009
	Office of Employer Advisor	0.003	0.003
	OHSA	0.029	0.031
	Mine Rescue	0.000	0.000
	Total	0.055	0.058
B.3	Accident Prevention		
	OSSA	0.031	0.031
	Total	0.031	0.031
B.4	TOTAL OVERHEAD EXPENSES	0.412	0.442
	a) Relief	0.000	
	b) Transfer Charge	0.031	
B.5	NET OVERHEAD EXPENSES	0.442	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 608 : BEER STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.370</u>	<u>0.441</u>
	Total	0.370	0.441
B.2	Legislative Obligations		
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.010	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.033	0.039
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.062	0.073
B.3	Accident Prevention		
	OSSA	<u>0.036</u>	<u>0.036</u>
	Total	<u>0.036</u>	<u>0.036</u>
B.4	TOTAL OVERHEAD EXPENSES	0.468	0.551
	a) Relief	0.000	
	b) Transfer Charge	<u>0.083</u>	
B.5	NET OVERHEAD EXPENSES	0.551	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 612 : AGRICULTURAL PRODUCTS, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.290	0.280
	Total	0.290	0.280
B.2	Legislative Obligations		
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.008	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.026	0.025
	Mine Rescue	0.000	0.000
	Total	0.048	0.046
B.3	Accident Prevention		
	IAPA	0.034	0.034
	Total	0.034	0.034
B.4	TOTAL OVERHEAD EXPENSES	0.373	0.361
	a) Relief	0.012	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.361	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 617 : OTHER PRODUCTS, WHOLESALE

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.210</u>	<u>0.118</u>
	Total	0.210	0.118
B.2	Legislative Obligations		
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.006	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.018	0.010
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.035	0.019
B.3	Accident Prevention		
	OSSA	<u>0.018</u>	<u>0.018</u>
	Total	<u>0.018</u>	<u>0.018</u>
B.4	TOTAL OVERHEAD EXPENSES	0.262	0.155
	a) Relief	0.107	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.155	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 627 : GENERAL MERCHANDISE STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.247</u>	<u>0.194</u>
	Total	0.247	0.194
B.2	Legislative Obligations		
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.007	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.022	0.017
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.041	0.032
B.3	Accident Prevention		
	OSSA	<u>0.022</u>	<u>0.022</u>
	Total	<u>0.022</u>	<u>0.022</u>
B.4	TOTAL OVERHEAD EXPENSES	0.311	0.248
	a) Relief	0.063	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.248	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 630 : VEHICLE SERVICES AND REPAIRS

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.374</u>	<u>0.449</u>
	Total	0.374	0.449
B.2	Legislative Obligations		
	WSIAT	0.015	0.019
	Office of Worker Advisor	0.010	0.012
	Office of Employer Advisor	0.003	0.004
	OHSa	0.033	0.040
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.063	0.074
B.3	Accident Prevention		
	OSSA	<u>0.036</u>	<u>0.036</u>
	Total	<u>0.036</u>	<u>0.036</u>
B.4	TOTAL OVERHEAD EXPENSES	0.473	0.560
	a) Relief	0.000	
	b) Transfer Charge	<u>0.087</u>	
B.5	NET OVERHEAD EXPENSES	0.560	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 633 : PETROLEUM PRODUCTS, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.249</u>	<u>0.198</u>
	Total	0.249	0.198
B.2	Legislative Obligations		
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.007	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.022	0.017
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.042	0.033
B.3	Accident Prevention		
	IAPA	<u>0.029</u>	<u>0.029</u>
	Total	<u>0.029</u>	<u>0.029</u>
B.4	TOTAL OVERHEAD EXPENSES	0.320	0.260
	a) Relief	0.060	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.260	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 636 : NON-FOOD SPECIALTY STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.226	0.150
	Total	0.226	0.150
B.2	Legislative Obligations		
	WSIAT	0.009	0.006
	Office of Worker Advisor	0.006	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.020	0.013
	Mine Rescue	0.000	0.000
	Total	0.038	0.025
B.3	Accident Prevention		
	OSSA	0.020	0.020
	Total	0.020	0.020
B.4	TOTAL OVERHEAD EXPENSES	0.283	0.195
	a) Relief	0.089	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.195	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 638 : PHARMACIES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.188</u>	<u>0.074</u>
	Total	0.188	0.074
B.2	Legislative Obligations		
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.005	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.017	0.007
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.031	0.012
B.3	Accident Prevention		
	OSSA	<u>0.015</u>	<u>0.015</u>
	Total	<u>0.015</u>	<u>0.015</u>
B.4	TOTAL OVERHEAD EXPENSES	0.235	0.102
	a) Relief	0.133	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.102	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 641 : CLOTHING STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.231	0.160
	Total	0.231	0.160
B.2	Legislative Obligations		
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.006	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.020	0.014
	Mine Rescue	0.000	0.000
	Total	0.039	0.026
B.3	Accident Prevention		
	OSSA	0.020	0.020
	Total	0.020	0.020
B.4	TOTAL OVERHEAD EXPENSES	0.290	0.207
	a) Relief	0.083	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.207	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 643 : HARDWARE AND CARPET, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.225	0.149
	Total	0.225	0.149
B.2	Legislative Obligations		
	WSIAT	0.009	0.006
	Office of Worker Advisor	0.006	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.020	0.013
	Mine Rescue	0.000	0.000
	Total	0.037	0.025
B.3	Accident Prevention		
	OSSA	0.020	0.020
	Total	0.020	0.020
B.4	TOTAL OVERHEAD EXPENSES	0.282	0.193
	a) Relief	0.089	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.193	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 644 : FURNITURE AND APPLIANCES, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.245	0.187
	Total	0.245	0.187
B.2	Legislative Obligations		
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.007	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.022	0.017
	Mine Rescue	0.000	0.000
	Total	0.041	0.031
B.3	Accident Prevention		
	OSSA	0.022	0.022
	Total	0.022	0.022
B.4	TOTAL OVERHEAD EXPENSES	0.307	0.240
	a) Relief	0.067	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.240	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 657 : AUTOMOBILE AND TRUCK DEALERS

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.204</u>	<u>0.105</u>
	Total	0.204	0.105
B.2	Legislative Obligations		
	WSIAT	0.008	0.004
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.018	0.009
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.034	0.017
B.3	Accident Prevention		
	OSSA	<u>0.017</u>	<u>0.017</u>
	Total	<u>0.017</u>	<u>0.017</u>
B.4	TOTAL OVERHEAD EXPENSES	0.255	0.140
	a) Relief	0.115	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.140	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 659 : OTHER VEHICLE SALES AND RENTALS

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.278	0.256
	Total	0.278	0.256
B.2	Legislative Obligations		
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.025	0.023
	Mine Rescue	0.000	0.000
	Total	0.046	0.042
B.3	Accident Prevention		
	OSSA	0.026	0.026
	Total	0.026	0.026
B.4	TOTAL OVERHEAD EXPENSES	0.350	0.325
	a) Relief	0.026	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.325	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 660 : AUTOMOTIVE PARTS AND ACCESSORIES, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.248	0.195
	Total	0.248	0.195
B.2	Legislative Obligations		
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.007	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.022	0.017
	Mine Rescue	0.000	0.000
	Total	0.041	0.032
B.3	Accident Prevention		
	OSSA	0.022	0.022
	Total	0.022	0.022
B.4	TOTAL OVERHEAD EXPENSES	0.311	0.249
	a) Relief	0.062	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.249	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 668 : COMPUTER, OFFICE, AND STORE EQUIPMENT, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.175</u>	<u>0.050</u>
	Total	0.175	0.050
B.2	Legislative Obligations		
	WSIAT	0.007	0.002
	Office of Worker Advisor	0.005	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.015	0.004
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.029	0.008
B.3	Accident Prevention		
	OSSA	<u>0.014</u>	<u>0.014</u>
	Total	<u>0.014</u>	<u>0.014</u>
B.4	TOTAL OVERHEAD EXPENSES	0.219	0.072
	a) Relief	0.146	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.072	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 670 : INDUSTRIAL AND SERVICE MACHINERY, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.265</u>	<u>0.230</u>
	Total	0.265	0.230
B.2	Legislative Obligations		
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.007	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.024	0.020
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.044	0.038
B.3	Accident Prevention		
	IAPA	<u>0.031</u>	<u>0.031</u>
	Total	<u>0.031</u>	<u>0.031</u>
B.4	TOTAL OVERHEAD EXPENSES	0.341	0.299
	a) Relief	0.042	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.299	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 672 : FARM MACHINERY AND EQUIPMENT, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.291</u>	<u>0.281</u>
	Total	0.291	0.281
B.2	Legislative Obligations		
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.008	0.008
	Office of Employer Advisor	0.002	0.002
	OHSa	0.026	0.025
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.049	0.046
B.3	Accident Prevention		
	IAPA	<u>0.034</u>	<u>0.034</u>
	Total	<u>0.034</u>	<u>0.034</u>
B.4	TOTAL OVERHEAD EXPENSES	0.374	0.362
	a) Relief	0.012	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.362	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 675 : CONSTRUCTION AND MINING MACHINERY, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.285</u>	<u>0.268</u>
	Total	0.285	0.268
B.2	Legislative Obligations		
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.008	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.025	0.024
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.047	0.044
B.3	Accident Prevention		
	IAPA	<u>0.034</u>	<u>0.034</u>
	Total	<u>0.034</u>	<u>0.034</u>
B.4	TOTAL OVERHEAD EXPENSES	0.366	0.347
	a) Relief	0.019	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.347	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 678 : ELECTRICAL AND ELECTRONIC EQUIPMENT, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.180	0.061
	Total	0.180	0.061
B.2	Legislative Obligations		
	WSIAT	0.007	0.003
	Office of Worker Advisor	0.005	0.002
	Office of Employer Advisor	0.002	0.001
	OHSa	0.016	0.005
	Mine Rescue	0.000	0.000
	Total	0.030	0.010
B.3	Accident Prevention		
	IAPA	0.021	0.021
	Total	0.021	0.021
B.4	TOTAL OVERHEAD EXPENSES	0.231	0.091
	a) Relief	0.140	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.091	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 681 : LUMBER AND BUILDERS SUPPLY

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.333</u>	<u>0.365</u>
	Total	0.333	0.365
B.2	Legislative Obligations		
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.009	0.010
	Office of Employer Advisor	0.003	0.003
	OHSA	0.030	0.033
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.056	0.061
B.3	Accident Prevention		
	TSAO	<u>0.078</u>	<u>0.078</u>
	Total	<u>0.078</u>	<u>0.078</u>
B.4	TOTAL OVERHEAD EXPENSES	0.466	0.505
	a) Relief	0.000	
	b) Transfer Charge	<u>0.038</u>	
B.5	NET OVERHEAD EXPENSES	0.505	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 685 : METAL PRODUCTS, WHOLESALE

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.313</u>	<u>0.325</u>
	Total	0.313	0.325
B.2	Legislative Obligations		
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.008	0.009
	Office of Employer Advisor	0.003	0.003
	OHSA	0.028	0.029
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.052	0.054
B.3	Accident Prevention		
	IAPA	<u>0.037</u>	<u>0.037</u>
	Total	<u>0.037</u>	<u>0.037</u>
B.4	TOTAL OVERHEAD EXPENSES	0.402	0.416
	a) Relief	0.000	
	b) Transfer Charge	<u>0.014</u>	
B.5	NET OVERHEAD EXPENSES	0.416	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES
RATE GROUP 689 : WASTE MATERIALS RECYCLING

(CLASS F : RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.671</u>	<u>1.048</u>
	Total	0.671	1.048
B.2	Legislative Obligations		
	WSIAT	0.028	0.043
	Office of Worker Advisor	0.018	0.028
	Office of Employer Advisor	0.006	0.009
	OHSA	0.060	0.094
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.113	0.174
B.3	Accident Prevention		
	TSAO	<u>0.141</u>	<u>0.141</u>
	Total	<u>0.141</u>	<u>0.141</u>
B.4	TOTAL OVERHEAD EXPENSES	0.924	1.365
	a) Relief	0.000	
	b) Transfer Charge	<u>0.440</u>	
B.5	NET OVERHEAD EXPENSES	1.365	

1999 PREMIUM RATE COMPONENTS

CLASS F : RETAIL AND WHOLESALE TRADES

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.711		0.776		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.140		0.235		
b. Transfer Charge	0.146		0.237		
3. NET NEW CLAIMS COST	0.716	41%	0.778	0.778	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.261		0.277		
2. Legislative Obligations	0.044		0.046		
3. Accident Prevention	0.026		0.027		
4. TOTAL OVERHEAD EXPENSES	0.331		0.349		
a. Relief	0.064		0.081		
b. Transfer Charge	0.017		0.037		
5. NET OVERHEAD EXPENSES	0.284	16%	0.306	0.306	16%
C. UNFUNDED LIABILITY	0.737	42%	0.852	0.852	44%
D. TOTAL PREMIUM RATE (A+B+C)	1.74	100%	1.94	1.94	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 604 : FOOD, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage	
	Premium Rate Per	Of 1999	Premium Rate Per	Of 1998	Target Rate	Target Rate
	\$100 Of Insurable Earnings	Target Rate	\$100 Of Insurable Earnings	Target Rate		
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.112		1.223			
2. Second Injury Enhancement Fund (SIEF)						
a. Relief	0.246		0.425			
b. Transfer Charge	0.228		0.373			
	1.093	1.093	1.171	1.171		40%
3. NET NEW CLAIMS COST						
1. WSIB Administrative	0.318		0.335			
2. Legislative Obligations	0.053		0.055			
3. Accident Prevention	0.030		0.030			
4. TOTAL OVERHEAD EXPENSES						
a. Relief	0.402		0.420			
b. Transfer Charge	0.000		0.084			
	0.424		0.451			
5. NET OVERHEAD EXPENSES						
	0.424	0.424	0.451	0.451		16%
		1.124		1.278		44%
C. UNFUNDED LIABILITY						
D. TOTAL PREMIUM RATE (A+B+C)						
		2.64		2.90		100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 606 : GROCERY AND CONVENIENCE STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.645		0.608		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.145		0.203		
b. Transfer Charge	0.132		0.185		
3. NET NEW CLAIMS COST	0.631	41%	0.591	0.591	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.248		0.249		
2. Legislative Obligations	0.041		0.041		
3. Accident Prevention	0.022		0.021		
4. TOTAL OVERHEAD EXPENSES	0.312		0.311		
a. Relief	0.063		0.077		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.249	16%	0.234	0.234	16%
C. UNFUNDED LIABILITY	0.649	42%	0.645	0.645	44%
D. TOTAL PREMIUM RATE (A+B+C)	1.53	100%	1.47	1.47	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 607 : SPECIALTY FOOD STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.143		1.532		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.234		0.496		
b. Transfer Charge	0.234		0.467		
3. NET NEW CLAIMS COST	<u>1.143</u>	41%	<u>1.503</u>	1.503	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.326		0.385		
2. Legislative Obligations	0.055		0.064		
3. Accident Prevention	0.031		0.035		
4. TOTAL OVERHEAD EXPENSES	<u>0.412</u>		<u>0.483</u>		
a. Relief	0.000		0.034		
b. Transfer Charge	0.031		0.127		
5. NET OVERHEAD EXPENSES	<u>0.442</u>	16%	<u>0.576</u>	0.576	15%
C. UNFUNDED LIABILITY	1.175	43%	1.642	1.642	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.76</u>	100%	<u>3.72</u>	3.72	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 608 : BEER STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.414		1.666		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.274		0.561		
b. Transfer Charge	0.289		0.508		
3. NET NEW CLAIMS COST	1.430	41%	1.613	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.370		0.401		
2. Legislative Obligations	0.062		0.066		
3. Accident Prevention	0.036		0.036		
4. TOTAL OVERHEAD EXPENSES	0.468		0.504		
a. Relief	0.000		0.018		
b. Transfer Charge	0.083		0.131		
5. NET OVERHEAD EXPENSES	0.551	16%	0.617	15%	
C. UNFUNDED LIABILITY	1.470	43%	1.761	44%	
D. TOTAL PREMIUM RATE (A+B+C)	<u>3.45</u>	<u>100%</u>	<u>3.99</u>	<u>100%</u>	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 612 : AGRICULTURAL PRODUCTS, SALES

(CLASS F : RETAIL AND WHOLESAL TRADES)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.898		0.927	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.175		0.239	
b. Transfer Charge	0.184		0.283	
	<u>0.907</u>	41%	<u>0.971</u>	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.290		0.306	
2. Legislative Obligations	0.048		0.050	
3. Accident Prevention	0.034		0.038	
	<u>0.373</u>		<u>0.394</u>	
4. TOTAL OVERHEAD EXPENSES				
a. Relief	0.012		0.006	
b. Transfer Charge	0.000		0.000	
	<u>0.361</u>	16%	<u>0.388</u>	16%
5. NET OVERHEAD EXPENSES		42%		44%
	<u>0.933</u>		<u>1.061</u>	
C. UNFUNDED LIABILITY				
	<u>2.20</u>	100%	<u>2.42</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)				

1999 PREMIUM RATE COMPONENTS

RATE GROUP 617 : OTHER PRODUCTS, WHOLESALE

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.376		0.405		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.071		0.114		
b. Transfer Charge	0.077		0.123		
3. NET NEW CLAIMS COST	0.382	41%	0.414	0.414	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.210		0.222		
2. Legislative Obligations	0.035		0.036		
3. Accident Prevention	0.018		0.018		
4. TOTAL OVERHEAD EXPENSES	0.262		0.276		
a. Relief	0.107		0.110		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.155	17%	0.166	0.166	16%
C. UNFUNDED LIABILITY	0.393	42%	0.450	0.450	44%
D. TOTAL PREMIUM RATE (A+B+C)	0.93	100%	1.03	1.03	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 627 : GENERAL MERCHANDISE STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.633		0.646		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.136		0.200		
b. Transfer Charge	0.130		0.197		40%
3. NET NEW CLAIMS COST	0.627	41%	0.642	0.642	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.247		0.257		
2. Legislative Obligations	0.041		0.042		
3. Accident Prevention	0.022		0.022		
4. TOTAL OVERHEAD EXPENSES	0.311		0.321		
a. Relief	0.063		0.068		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.248	16%	0.253	0.253	16%
C. UNFUNDED LIABILITY	0.645	42%	0.704	0.704	44%
D. TOTAL PREMIUM RATE (A+B+C)	1.52	100%	1.60	1.60	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 630 : VEHICLE SERVICES AND REPAIRS

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.425		1.593		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.263		0.430		
b. Transfer Charge	0.292		0.485		
3. NET NEW CLAIMS COST	1.455	41%	1.648	1.648	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.374		0.407		
2. Legislative Obligations	0.063		0.067		
3. Accident Prevention	0.036		0.037		
4. TOTAL OVERHEAD EXPENSES	0.473		0.511		
a. Relief	0.000		0.013		
b. Transfer Charge	0.087		0.132		
5. NET OVERHEAD EXPENSES	0.560	16%	0.630	0.630	15%
C. UNFUNDED LIABILITY	1.495	43%	1.802	1.802	44%
D. TOTAL PREMIUM RATE (A+B+C)	3.51	100%	4.08	4.08	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 633 : PETROLEUM PRODUCTS, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.647		0.762		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.139		0.222		
b. Transfer Charge	0.133		0.232		
	<u>0.641</u>	41%	<u>0.772</u>	0.772	40%
3. NET NEW CLAIMS COST					
1. WSIB Administrative	0.249		0.276		
2. Legislative Obligations	0.042		0.045		
3. Accident Prevention	0.029		0.034		
	<u>0.320</u>		<u>0.356</u>		
4. TOTAL OVERHEAD EXPENSES	0.060		0.043		
a. Relief	0.000		0.000		
b. Transfer Charge	0.260	17%	0.312	0.312	16%
5. NET OVERHEAD EXPENSES	<u>0.659</u>	42%	<u>0.845</u>	0.845	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>1.56</u></u>	100%	<u><u>1.93</u></u>		100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 636 : NON-FOOD SPECIALTY STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.479		0.585		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.092		0.158		
b. Transfer Charge	0.098		0.178		
3. NET NEW CLAIMS COST	0.486	41%	0.606	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.226		0.252		
2. Legislative Obligations	0.038		0.041		
3. Accident Prevention	0.020		0.021		
4. TOTAL OVERHEAD EXPENSES	0.283		0.314		
a. Relief	0.089		0.074		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.195	16%	0.240	16%	
C. UNFUNDED LIABILITY	0.500	42%	0.664	44%	
D. TOTAL PREMIUM RATE (A+B+C)	1.18	100%	1.51	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 638 : PHARMACIES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.240		0.252		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.049		0.074		
b. Transfer Charge	0.049		0.077		
3. NET NEW CLAIMS COST	0.240	41%	0.254	0.254	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.188		0.199		
2. Legislative Obligations	0.031		0.033		
3. Accident Prevention	0.015		0.016		
4. TOTAL OVERHEAD EXPENSES	0.235		0.247		
a. Relief	0.133		0.140		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.102	17%	0.107	0.107	17%
C. UNFUNDED LIABILITY	0.248	42%	0.278	0.278	43%
D. TOTAL PREMIUM RATE (A+B+C)	0.59	100%	0.64	0.64	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 641 : CLOTHING STORES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.511		0.499		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.097		0.142		
b. Transfer Charge	0.105		0.152		
3. NET NEW CLAIMS COST	0.519	41%	0.509	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.231		0.237		
2. Legislative Obligations	0.039		0.039		
3. Accident Prevention	0.020		0.020		
4. TOTAL OVERHEAD EXPENSES	0.290		0.296		
a. Relief	0.083		0.092		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.207	16%	0.203	16%	
C. UNFUNDED LIABILITY	0.534	42%	0.557	44%	
D. TOTAL PREMIUM RATE (A+B+C)	1.26	100%	1.27	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 643 : HARDWARE AND CARPET, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.476		0.542		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.092		0.165		
b. Transfer Charge	0.098		0.165		
3. NET NEW CLAIMS COST	0.482	41%	0.543	0.543	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.225		0.242		
2. Legislative Obligations	0.037		0.040		
3. Accident Prevention	0.020		0.020		
4. TOTAL OVERHEAD EXPENSES	0.282		0.301		
a. Relief	0.089		0.086		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.193	16%	0.215	0.215	16%
C. UNFUNDED LIABILITY	0.495	42%	0.592	0.592	44%
D. TOTAL PREMIUM RATE (A+B+C)	1.17	100%	1.35	1.35	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 644 : FURNITURE AND APPLIANCES, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.602		0.687		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.119		0.202		
b. Transfer Charge	0.123		0.209		
3. NET NEW CLAIMS COST	0.606	41%	0.695	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.245		0.265		
2. Legislative Obligations	0.041		0.044		
3. Accident Prevention	0.022		0.022		
4. TOTAL OVERHEAD EXPENSES	0.307		0.331		
a. Relief	0.067		0.058		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.240	16%	0.273	16%	
C. UNFUNDED LIABILITY	0.624	42%	0.762	44%	
D. TOTAL PREMIUM RATE (A+B+C)	1.47	100%	1.73	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 657 : AUTOMOBILE AND TRUCK DEALERS

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.333		0.344		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.061		0.110		
b. Transfer Charge	0.068		0.105		
3. NET NEW CLAIMS COST	0.340	41%	0.338	0.338	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.204		0.212		
2. Legislative Obligations	0.034		0.035		
3. Accident Prevention	0.017		0.017		
4. TOTAL OVERHEAD EXPENSES	0.255		0.264		
a. Relief	0.115		0.124		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.140	17%	0.140	0.140	16%
C. UNFUNDED LIABILITY	0.350	42%	0.372	0.372	44%
D. TOTAL PREMIUM RATE (A+B+C)	0.83	100%	0.85	0.85	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 659 : OTHER VEHICLE SALES AND RENTALS

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.802		0.852		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.135		0.234		
b. Transfer Charge	0.164		0.260		
3. NET NEW CLAIMS COST	<u>0.831</u>	41%	<u>0.877</u>	0.877	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.278		0.292		
2. Legislative Obligations	0.046		0.048		
3. Accident Prevention	0.026		0.025		
4. TOTAL OVERHEAD EXPENSES	<u>0.350</u>		<u>0.365</u>		
a. Relief	0.026		0.024		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	<u>0.325</u>	16%	<u>0.342</u>	0.342	16%
C. UNFUNDED LIABILITY	<u>0.854</u>	43%	<u>0.961</u>	0.961	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.01</u></u>	<u>100%</u>	<u><u>2.18</u></u>	<u>100%</u>	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 660 : AUTOMOTIVE PARTS AND ACCESSORIES, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.614		0.626		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.108		0.186		
b. Transfer Charge	0.126		0.191		
	<u>0.631</u>	41%	<u>0.631</u>	40%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.248		0.255		
2. Legislative Obligations	0.041		0.042		
3. Accident Prevention	0.022		0.021		
4. TOTAL OVERHEAD EXPENSES	<u>0.311</u>		<u>0.319</u>		
a. Relief	0.062		0.070		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	<u>0.249</u>	16%	<u>0.249</u>	16%	
C. UNFUNDED LIABILITY					
	0.649	42%	0.691	44%	
	<u>1.53</u>	100%	<u>1.57</u>	100%	
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 668 : COMPUTER, OFFICE, AND STORE EQUIPMENT, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.156		0.210		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.026		0.055		
b. Transfer Charge	0.032		0.064		
3. NET NEW CLAIMS COST	0.161	40%	0.219	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.175		0.193		
2. Legislative Obligations	0.029		0.032		
3. Accident Prevention	0.014		0.015		
4. TOTAL OVERHEAD EXPENSES	0.219		0.239		
a. Relief	0.146		0.147		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.072	18%	0.093	17%	
C. UNFUNDED LIABILITY	0.166	42%	0.238	43%	
D. TOTAL PREMIUM RATE (A+B+C)	0.40	100%	0.55	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 670 : INDUSTRIAL AND SERVICE MACHINERY, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.719		0.671		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.122		0.218		
b. Transfer Charge	0.147		0.205		
3. NET NEW CLAIMS COST	0.745	41%	0.658	0.658	40%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.265		0.260		
2. Legislative Obligations	0.044		0.043		
3. Accident Prevention	0.031		0.032		
4. TOTAL OVERHEAD EXPENSES	0.341		0.334		
a. Relief	0.042		0.065		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.299	17%	0.269	0.269	16%
C. UNFUNDED LIABILITY	0.766	42%	0.722	0.722	44%
D. TOTAL PREMIUM RATE (A+B+C)	1.81	100%	1.65	1.65	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 672 : FARM MACHINERY AND EQUIPMENT, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.863		0.953	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.129		0.269	
b. Transfer Charge	0.177		0.291	
3. NET NEW CLAIMS COST	0.911	41%	0.975	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.291		0.306	
2. Legislative Obligations	0.049		0.050	
3. Accident Prevention	0.034		0.038	
4. TOTAL OVERHEAD EXPENSES	0.374		0.395	
a. Relief	0.012		0.006	
b. Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.362	16%	0.389	16%
C. UNFUNDED LIABILITY	0.937	42%	1.066	44%
D. TOTAL PREMIUM RATE (A+B+C)	2.21	100%	2.43	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 675 : CONSTRUCTION AND MINING MACHINERY, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.841		0.766		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.144		0.261		
b. Transfer Charge	0.172		0.234		
	<u>0.869</u>	41%	<u>0.739</u>	0.739	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.285		0.272		
2. Legislative Obligations	0.047		0.045		
3. Accident Prevention	0.034		0.034		
4. TOTAL OVERHEAD EXPENSES	<u>0.366</u>		<u>0.350</u>		
a. Relief	0.019		0.050		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	<u>0.347</u>		<u>0.300</u>		
	0.347	16%	0.300	0.300	16%
	<u>0.894</u>	42%	<u>0.811</u>	0.811	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.11</u>	100%	<u>1.85</u>	1.85	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 678 : ELECTRICAL AND ELECTRONIC EQUIPMENT, SALES

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.187		0.216	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.030		0.064	
b. Transfer Charge	0.038		0.066	
3. NET NEW CLAIMS COST	<u>0.196</u>	40%	<u>0.218</u>	39%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.180		0.194	
2. Legislative Obligations	0.030		0.032	
3. Accident Prevention	0.021		0.023	
4. TOTAL OVERHEAD EXPENSES	<u>0.231</u>		<u>0.249</u>	
a. Relief	0.140		0.147	
b. Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	<u>0.091</u>	19%	<u>0.102</u>	18%
C. UNFUNDED LIABILITY	0.202	41%	0.240	43%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>0.49</u></u>	<u>100%</u>	<u><u>0.56</u></u>	<u>100%</u>

1999 PREMIUM RATE COMPONENTS

RATE GROUP 681 : LUMBER AND BUILDERS SUPPLY

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.189		1.409		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.248		0.474		
b. Transfer Charge	0.243		0.429		
	<u>1.185</u>	41%	<u>1.365</u>	1.365	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.333		0.364		
2. Legislative Obligations	0.056		0.060		
3. Accident Prevention	0.078		0.085		
	<u>0.466</u>		<u>0.508</u>		
4. TOTAL OVERHEAD EXPENSES	0.000		0.055		
a. Relief	0.038		0.122		
b. Transfer Charge	<u>0.505</u>		<u>0.575</u>		
5. NET OVERHEAD EXPENSES	0.505	17%	0.575	0.575	17%
C. UNFUNDED LIABILITY	<u>1.220</u>	42%	<u>1.490</u>	1.490	43%
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.91</u>	100%	<u>3.43</u>	3.43	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 685 : METAL PRODUCTS, WHOLESALE

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.075		1.146		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.243		0.358		
b. Transfer Charge	0.220		0.349		
	<u>1.052</u>	1.052	<u>1.137</u>	1.137	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.313		0.330		
2. Legislative Obligations	0.052		0.054		
3. Accident Prevention	0.037		0.041		
	<u>0.402</u>		<u>0.426</u>		
4. TOTAL OVERHEAD EXPENSES	0.000		0.089		
a. Relief	0.014		0.114		
b. Transfer Charge	0.416		0.451		16%
5. NET OVERHEAD EXPENSES	<u>1.082</u>	1.082	<u>1.242</u>	1.242	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.55</u>	100%	<u>2.83</u>	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 689 : WASTE MATERIALS RECYCLING

(CLASS F : RETAIL AND WHOLESALE TRADES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	3.375		3.342		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.667		0.680		
b. Transfer Charge	0.691		1.019		
	<u>3.399</u>	41%	<u>3.680</u>	3.680	41%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.671		0.709		
2. Legislative Obligations	0.113		0.118		
3. Accident Prevention	0.141		0.146		
	<u>0.924</u>		<u>0.972</u>		
4. TOTAL OVERHEAD EXPENSES	0.000		0.000		
a. Relief	0.440		0.362		
b. Transfer Charge	<u>1.365</u>		<u>1.334</u>		
5. NET OVERHEAD EXPENSES	1.365	17%	1.334	1.334	15%
C. UNFUNDED LIABILITY					
	<u>3.497</u>	42%	<u>3.945</u>	3.945	44%
D. TOTAL PREMIUM RATE (A+B+C)	<u>8.26</u>	100%	<u>8.96</u>	8.96	100%

1999 PREMIUM RATES
Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings

CLASS F : RETAIL AND WHOLESALE TRADES

Rate Group	Description	New	Overhead	Unfunded Liability	Premium Rate
		Claims Cost			
604	FOOD, SALES	1.09	0.42	1.12	2.64
606	GROCERY AND CONVENIENCE STORES	0.63	0.25	0.65	1.53
607	SPECIALTY FOOD STORES	1.14	0.44	1.17	2.76
608	BEER STORES	1.43	0.55	1.47	3.45
612	AGRICULTURAL PRODUCTS, SALES	0.91	0.36	0.93	2.20
617	OTHER PRODUCTS, WHOLESALE	0.38	0.16	0.39	0.93
627	GENERAL MERCHANDISE STORES	0.63	0.25	0.65	1.52
630	VEHICLE SERVICES AND REPAIRS	1.45	0.56	1.50	3.51
633	PETROLEUM PRODUCTS, SALES	0.64	0.26	0.66	1.56
636	NON-FOOD SPECIALTY STORES	0.49	0.19	0.50	1.18
638	PHARMACIES	0.24	0.10	0.25	0.59
641	CLOTHING STORES	0.52	0.21	0.53	1.26
643	HARDWARE AND CARPET, SALES	0.48	0.19	0.50	1.17
644	FURNITURE AND APPLIANCES, SALES	0.61	0.24	0.62	1.47
657	AUTOMOBILE AND TRUCK DEALERS	0.34	0.14	0.35	0.83
659	OTHER VEHICLE SALES AND RENTALS	0.83	0.32	0.85	2.01
660	AUTOMOTIVE PARTS AND ACCESSORIES, SALES	0.63	0.25	0.65	1.53
668	COMPUTER, OFFICE, AND STORE EQUIPMENT, SALES	0.16	0.07	0.17	0.40
670	INDUSTRIAL AND SERVICE MACHINERY, SALES	0.74	0.30	0.77	1.81
672	FARM MACHINERY AND EQUIPMENT, SALES	0.91	0.36	0.94	2.21
675	CONSTRUCTION AND MINING MACHINERY, SALES	0.87	0.35	0.89	2.11
678	ELECTRICAL AND ELECTRONIC EQUIPMENT, SALES	0.20	0.09	0.20	0.49
681	LUMBER AND BUILDERS SUPPLY	1.18	0.50	1.22	2.91
685	METAL PRODUCTS, WHOLESALE	1.05	0.42	1.08	2.55
689	WASTE MATERIALS RECYCLING	3.40	1.36	3.50	8.26
CLASS F		0.72	0.28	0.74	1.74

Section G

Class G : Construction

Supporting Rate Exhibits

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

CLASS G : CONSTRUCTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$4,314,354,148	\$52,500	\$36,236	119,062	6,523	5.48%
1994	\$4,430,440,216	\$53,900	\$35,640	124,312	6,266	5.04%
1995	\$4,547,094,122	\$55,400	\$36,274	125,355	5,461	4.36%
1996	\$4,744,540,142	\$55,600	\$35,933	132,039	5,117	3.88%
1997	\$5,096,975,493	\$56,100	\$36,661	139,029	5,216	3.75%
1998	\$5,537,602,243	\$58,200	\$38,348	144,405	5,254	3.64%
1999	\$5,930,209,131	\$59,200	\$39,613	149,703	5,297	3.54%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 704 : ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$518,160,404	\$52,500	\$36,342	14,258	465	3.26%
1994	\$536,989,460	\$53,900	\$36,472	14,723	445	3.02%
1995	\$580,237,375	\$55,400	\$36,581	15,862	443	2.79%
1996	\$624,723,291	\$55,600	\$38,052	16,418	423	2.58%
1997	\$729,070,971	\$56,100	\$36,646	19,895	476	2.39%
1998	\$792,098,186	\$58,200	\$38,332	20,664	488	2.36%
1999	\$848,256,645	\$59,200	\$39,597	21,422	496	2.32%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 707 : MECHANICAL AND SHEET METAL WORK

(CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$867,304,570	\$52,500	\$37,832	22,925	986	4.30%
1994	\$907,001,191	\$53,900	\$37,684	24,069	1,056	4.39%
1995	\$968,719,414	\$55,400	\$37,527	25,814	892	3.46%
1996	\$1,022,481,733	\$55,600	\$37,217	27,473	811	2.95%
1997	\$1,035,043,188	\$56,100	\$38,512	26,876	827	3.08%
1998	\$1,124,521,295	\$58,200	\$40,284	27,915	828	2.97%
1999	\$1,204,248,004	\$59,200	\$41,613	28,939	835	2.89%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (L TI) and L TI Rate

RATE GROUP 711 : ROADBUILDING AND EXCAVATING

(CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$575,881,787	\$52,500	\$38,495	14,960	624	4.17%
1994	\$633,326,356	\$53,900	\$38,089	16,627	626	3.76%
1995	\$691,533,998	\$55,400	\$39,557	17,482	564	3.23%
1996	\$689,557,804	\$55,600	\$38,801	17,772	518	2.91%
1997	\$742,373,887	\$56,100	\$39,287	18,896	483	2.56%
1998	\$806,551,122	\$58,200	\$41,094	19,627	492	2.51%
1999	\$863,734,269	\$59,200	\$42,450	20,347	496	2.44%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 719 : INSIDE FINISHING

(CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$356,260,844	\$52,500	\$35,356	10,076	647	6.42%
1994	\$362,173,529	\$53,900	\$33,352	10,859	626	5.76%
1995	\$340,916,595	\$55,400	\$33,946	10,043	531	5.29%
1996	\$348,104,765	\$55,600	\$32,306	10,775	398	3.69%
1997	\$372,695,942	\$56,100	\$35,636	10,458	432	4.13%
1998	\$404,915,010	\$58,200	\$37,276	10,863	430	3.96%
1999	\$433,622,818	\$59,200	\$38,506	11,261	430	3.82%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 723 : GENERAL CONTRACTORS

(CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$538,744,435	\$52,500	\$35,899	15,007	723	4.82%
1994	\$533,841,274	\$53,900	\$35,907	14,867	657	4.42%
1995	\$584,499,142	\$55,400	\$36,423	16,048	646	4.03%
1996	\$607,866,578	\$55,600	\$35,525	17,111	649	3.79%
1997	\$620,524,521	\$56,100	\$36,528	16,988	545	3.21%
1998	\$674,168,040	\$58,200	\$38,208	17,645	564	3.20%
1999	\$721,965,445	\$59,200	\$39,469	18,292	576	3.15%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 728 : ROOFING

(CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$125,238,315	\$52,500	\$31,574	3,966	288	7.26%
1994	\$127,510,112	\$53,900	\$30,730	4,149	271	6.53%
1995	\$128,191,519	\$55,400	\$29,891	4,289	220	5.13%
1996	\$148,355,516	\$55,600	\$27,900	5,317	273	5.13%
1997	\$158,899,186	\$56,100	\$30,143	5,271	258	4.89%
1998	\$172,635,809	\$58,200	\$31,530	5,475	255	4.66%
1999	\$184,875,404	\$59,200	\$32,570	5,676	254	4.47%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 732 : HEAVY CIVIL CONSTRUCTION

(CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$189,363,553	\$52,500	\$44,843	4,223	244	5.78%
1994	\$184,743,758	\$53,900	\$44,045	4,194	192	4.58%
1995	\$186,481,371	\$55,400	\$42,864	4,351	209	4.80%
1996	\$181,660,144	\$55,600	\$45,372	4,004	131	3.27%
1997	\$223,686,314	\$56,100	\$45,308	4,937	133	2.69%
1998	\$243,023,698	\$58,200	\$47,392	5,128	129	2.52%
1999	\$260,253,679	\$59,200	\$48,956	5,316	127	2.39%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 737 : MILLWRIGHTING AND WELDING

(CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$108,981,538	\$52,500	\$38,307	2,845	213	7.49%
1994	\$133,127,374	\$53,900	\$38,343	3,472	251	7.23%
1995	\$155,680,831	\$55,400	\$39,857	3,906	250	6.40%
1996	\$168,900,553	\$55,600	\$38,572	4,379	215	4.91%
1997	\$198,635,653	\$56,100	\$38,757	5,125	220	4.29%
1998	\$215,807,441	\$58,200	\$40,540	5,323	217	4.08%
1999	\$231,107,833	\$59,200	\$41,878	5,519	216	3.91%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 741 : MASONRY

(CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$153,673,965	\$52,500	\$37,634	4,083	379	9.28%
1994	\$149,348,542	\$53,900	\$35,493	4,208	347	8.25%
1995	\$138,287,515	\$55,400	\$36,456	3,793	277	7.30%
1996	\$151,201,249	\$55,600	\$36,505	4,142	300	7.24%
1997	\$160,520,988	\$56,100	\$35,460	4,527	247	5.46%
1998	\$174,397,814	\$58,200	\$37,092	4,702	257	5.47%
1999	\$186,762,332	\$59,200	\$38,316	4,874	268	5.50%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 745 : CONCRETE AND HIGH-RISE FORM WORK

(CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$98,161,599	\$52,500	\$42,118	2,331	192	8.24%
1994	\$80,941,140	\$53,900	\$42,034	1,926	139	7.22%
1995	\$84,391,370	\$55,400	\$43,254	1,951	150	7.69%
1996	\$77,862,836	\$55,600	\$47,492	1,639	117	7.14%
1997	\$68,474,722	\$56,100	\$45,151	1,517	86	5.67%
1998	\$74,394,271	\$58,200	\$47,228	1,575	89	5.65%
1999	\$79,668,702	\$59,200	\$48,787	1,633	90	5.51%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 748 : STRUCTURAL STEEL AND DEMOLITION *

(CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$39,456,855	\$52,500	\$35,199	1,121	116	10.35%
1994	\$33,632,349	\$53,900	\$34,314	980	99	10.10%
1995	\$43,778,134	\$55,400	\$34,115	1,283	106	8.26%
1996	\$46,839,248	\$55,600	\$32,947	1,422	101	7.10%
1997	\$46,785,425	\$56,100	\$33,192	1,410	121	8.58%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 751 : SIDING AND OUTSIDE FINISHING

(CLASS G : CONSTRUCTION)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1993	\$170,952,236	\$52,500	\$31,608	5,408	306	5.66%
1994	\$182,726,262	\$53,900	\$32,449	5,631	332	5.90%
1995	\$177,782,263	\$55,400	\$31,712	5,606	281	5.01%
1996	\$190,843,631	\$55,600	\$31,835	5,995	277	4.62%
1997	\$212,016,219	\$56,100	\$31,301	6,773	375	5.54%
1998	\$230,344,739	\$58,200	\$32,741	7,035	373	5.30%
1999	\$246,675,802	\$59,200	\$33,822	7,293	373	5.11%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 764 : HOMEBUILDING

(CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$572,174,047	\$52,500	\$32,042	17,857	1,340	7.50%
1994	\$565,078,869	\$53,900	\$30,372	18,605	1,225	6.58%
1995	\$466,594,595	\$55,400	\$31,256	14,928	892	5.98%
1996	\$486,142,794	\$55,600	\$31,178	15,593	904	5.80%
1997	\$528,248,477	\$56,100	\$32,296	16,357	1,013	6.19%
1998	\$573,914,855	\$58,200	\$33,781	16,989	1,012	5.96%
1999	\$614,604,474	\$59,200	\$34,896	17,612	1,016	5.77%

1999 PREMIUM RATES
New Claims Cost By Rate Group

CLASS G : CONSTRUCTION

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	74%	24,663	3.61
707	MECHANICAL AND SHEET METAL WORK	75%	25,203	4.42
711	ROADBUILDING AND EXCAVATING	108%	36,062	4.95
719	INSIDE FINISHING	118%	39,352	9.76
723	GENERAL CONTRACTORS	126%	41,981	8.19
728	ROOFING	104%	34,890	12.05
732	HEAVY CIVIL CONSTRUCTION	143%	47,724	5.76
737	MILLWRIGHTING AND WELDING	97%	32,410	7.25
741	MASONRY	140%	46,678	16.52
745	CONCRETE AND HIGH-RISE FORM WORK	161%	53,956	14.29
748 *	STRUCTURAL STEEL AND DEMOLITION			20.96
751	SIDING AND OUTSIDE FINISHING	81%	27,152	10.27
764	HOMEBUILDING	91%	30,327	12.71
	CLASS G		33,427	7.41

Note

Cost index indicates the relative costliness of the claims
of a rate group as compared to those of its class

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

CLASS G : CONSTRUCTION

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.618</u>	<u>0.894</u>
	Total	0.618	0.894
B.2	Legislative Obligations		
	WSIAT	0.026	0.037
	Office of Worker Advisor	0.017	0.024
	Office of Employer Advisor	0.005	0.008
	OHSA	0.055	0.080
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.104	0.149
B.3	Accident Prevention		
	Safe Workplace Association	<u>0.171</u>	<u>0.171</u>
	Total	<u>0.171</u>	<u>0.171</u>
B.4	TOTAL OVERHEAD EXPENSES	0.892	1.214
	a) Relief	0.000	
	b) Transfer Charge	<u>0.322</u>	
B.5	NET OVERHEAD EXPENSES	1.214	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 704 : ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G : CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.374</u>	<u>0.449</u>
	Total	0.374	0.449
B.2	Legislative Obligations		
	WSIAT	0.015	0.019
	Office of Worker Advisor	0.010	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.033	0.040
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.063	0.074
B.3	Accident Prevention		
	CSAO	<u>0.126</u>	<u>0.126</u>
	Total	<u>0.126</u>	<u>0.126</u>
B.4	TOTAL OVERHEAD EXPENSES	0.563	0.651
	a) Relief	0.000	
	b) Transfer Charge	<u>0.088</u>	
B.5	NET OVERHEAD EXPENSES	0.651	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 707 : MECHANICAL AND SHEET METAL WORK

(CLASS G : CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.426</u>	<u>0.553</u>
	Total	0.426	0.553
B.2	Legislative Obligations		
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.011	0.015
	Office of Employer Advisor	0.004	0.005
	OHSA	0.038	0.049
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.071	0.092
B.3	Accident Prevention		
	CSAO	<u>0.136</u>	<u>0.136</u>
	Total	<u>0.136</u>	<u>0.136</u>
B.4	TOTAL OVERHEAD EXPENSES	0.632	0.781
	a) Relief	0.000	
	b) Transfer Charge	<u>0.148</u>	
B.5	NET OVERHEAD EXPENSES	0.781	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 711 : ROADBUILDING AND EXCAVATING

(CLASS G : CONSTRUCTION)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.459	0.620
	Total	0.459	0.620
B.2	Legislative Obligations		
	WSIAT	0.019	0.026
	Office of Worker Advisor	0.012	0.017
	Office of Employer Advisor	0.004	0.005
	OHSA	0.041	0.055
	Mine Rescue	0.000	0.000
	Total	0.077	0.103
B.3	Accident Prevention		
	CSAO	0.142	0.142
	Total	0.142	0.142
B.4	TOTAL OVERHEAD EXPENSES	0.677	0.866
	a) Relief	0.000	
	b) Transfer Charge	0.189	
B.5	NET OVERHEAD EXPENSES	0.866	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 719 : INSIDE FINISHING

(CLASS G : CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.767</u>	<u>1.187</u>
	Total	0.767	1.187
B.2	Legislative Obligations		
	WSIAT	0.032	0.049
	Office of Worker Advisor	0.021	0.032
	Office of Employer Advisor	0.007	0.010
	OHSA	0.069	0.107
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.129	0.198
B.3	Accident Prevention		
	CSAO	<u>0.198</u>	<u>0.198</u>
	Total	<u>0.198</u>	<u>0.198</u>
B.4	TOTAL OVERHEAD EXPENSES	1.094	1.585
	a) Relief	0.000	
	b) Transfer Charge	<u>0.491</u>	
B.5	NET OVERHEAD EXPENSES	1.585	

1999 PREMIUM RATES

SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 723 : GENERAL CONTRACTORS

(CLASS G : CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.664	1.034
	Total	0.664	1.034
B.2	Legislative Obligations		
	WSIAT	0.027	0.043
	Office of Worker Advisor	0.018	0.028
	Office of Employer Advisor	0.006	0.009
	OHSA	0.060	0.093
	Mine Rescue	0.000	0.000
	Total	0.111	0.172
B.3	Accident Prevention		
	CSAO	0.179	0.179
	Total	0.179	0.179
B.4	TOTAL OVERHEAD EXPENSES	0.954	1.386
	a) Relief	0.000	
	b) Transfer Charge	0.432	
B.5	NET OVERHEAD EXPENSES	1.386	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 728 : ROOFING

(CLASS G : CONSTRUCTION)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.919</u>	<u>1.403</u>
	Total	0.919	1.403
B.2	Legislative Obligations		
	WSIAT	0.038	0.058
	Office of Worker Advisor	0.025	0.038
	Office of Employer Advisor	0.008	0.012
	OHSA	0.083	0.126
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.154	0.234
B.3	Accident Prevention		
	CSAO	<u>0.226</u>	<u>0.226</u>
	Total	<u>0.226</u>	<u>0.226</u>
B.4	TOTAL OVERHEAD EXPENSES	1.299	1.865
	a) Relief	0.000	
	b) Transfer Charge	<u>0.566</u>	
B.5	NET OVERHEAD EXPENSES	1.865	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 732 : HEAVY CIVIL CONSTRUCTION

(CLASS G : CONSTRUCTION)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.510	0.724
	Total	0.510	0.724
B.2	Legislative Obligations		
	WSIAT	0.021	0.030
	Office of Worker Advisor	0.014	0.019
	Office of Employer Advisor	0.004	0.006
	OHSA	0.046	0.065
	Mine Rescue	0.000	0.000
	Total	0.085	0.120
B.3	Accident Prevention		
	CSAO	0.151	0.151
	Total	0.151	0.151
B.4	TOTAL OVERHEAD EXPENSES	0.746	0.996
	a) Relief	0.000	
	b) Transfer Charge	0.249	
B.5	NET OVERHEAD EXPENSES	0.996	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 737 : MILLWRIGHTING AND WELDING

(CLASS G : CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.604</u>	<u>0.914</u>
	Total	0.604	0.914
B.2	Legislative Obligations		
	WSIAT	0.025	0.038
	Office of Worker Advisor	0.016	0.024
	Office of Employer Advisor	0.005	0.008
	OHSA	0.054	0.082
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.101	0.152
B.3	Accident Prevention		
	CSAO	<u>0.168</u>	<u>0.168</u>
	Total	<u>0.168</u>	<u>0.168</u>
B.4	TOTAL OVERHEAD EXPENSES	0.874	1.235
	a) Relief	0.000	
	b) Transfer Charge	<u>0.361</u>	
B.5	NET OVERHEAD EXPENSES	1.235	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 741 : MASONRY

(CLASS G : CONSTRUCTION)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	1.215	1.824
	Total	1.215	1.824
B.2	Legislative Obligations		
	WSIAT	0.050	0.075
	Office of Worker Advisor	0.033	0.049
	Office of Employer Advisor	0.010	0.016
	OHSA	0.109	0.164
	Mine Rescue	0.000	0.000
	Total	0.204	0.304
B.3	Accident Prevention		
	CSAO	0.280	0.280
	Total	0.280	0.280
B.4	TOTAL OVERHEAD EXPENSES	1.699	2.411
	a) Relief	0.000	
	b) Transfer Charge	0.712	
B.5	NET OVERHEAD EXPENSES	2.411	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 745 : CONCRETE AND HIGH-RISE FORM WORK

(CLASS G : CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>1.067</u>	<u>1.614</u>
	Total	1.067	1.614
B.2	Legislative Obligations		
	WSIAT	0.044	0.067
	Office of Worker Advisor	0.029	0.043
	Office of Employer Advisor	0.009	0.014
	OHSA	0.096	0.145
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.179	0.269
B.3	Accident Prevention		
	CSAO	<u>0.253</u>	<u>0.253</u>
	Total	<u>0.253</u>	<u>0.253</u>
B.4	TOTAL OVERHEAD EXPENSES	1.500	2.139
	a) Relief	0.000	
	b) Transfer Charge	<u>0.639</u>	
B.5	NET OVERHEAD EXPENSES	2.139	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 748 : STRUCTURAL STEEL AND DEMOLITION *

(CLASS G : CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	CSAO		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		2.954
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	2.954	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 751 : SIDING AND OUTSIDE FINISHING

(CLASS G : CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.801</u>	<u>1.235</u>
	Total	0.801	1.235
B.2	Legislative Obligations		
	WSIAT	0.033	0.051
	Office of Worker Advisor	0.021	0.033
	Office of Employer Advisor	0.007	0.011
	OHSA	0.072	0.111
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.135	0.206
B.3	Accident Prevention		
	CSAO	<u>0.204</u>	<u>0.204</u>
	Total	<u>0.204</u>	<u>0.204</u>
B.4	TOTAL OVERHEAD EXPENSES	1.140	1.647
	a) Relief	0.000	
	b) Transfer Charge	<u>0.507</u>	
B.5	NET OVERHEAD EXPENSES	1.647	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 764 : HOMEBUILDING

(CLASS G : CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.962</u>	<u>1.465</u>
	Total	0.962	1.465
B.2	Legislative Obligations		
	WSIAT	0.040	0.061
	Office of Worker Advisor	0.026	0.039
	Office of Employer Advisor	0.008	0.012
	OHSA	0.087	0.132
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.162	0.244
B.3	Accident Prevention		
	CSAO	<u>0.234</u>	<u>0.234</u>
	Total	<u>0.234</u>	<u>0.234</u>
B.4	TOTAL OVERHEAD EXPENSES	1.358	1.945
	a) Relief	0.000	
	b) Transfer Charge	<u>0.587</u>	
B.5	NET OVERHEAD EXPENSES	1.945	

1999 PREMIUM RATE COMPONENTS

CLASS G : CONSTRUCTION

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.015		3.455	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.581		0.963	
b. Transfer Charge	0.617		1.053	
	<u>3.052</u>	41%	<u>3.545</u>	45%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.618		0.688	
2. Legislative Obligations	0.104		0.114	
3. Accident Prevention	0.171		0.193	
	<u>0.892</u>		<u>0.996</u>	
4. TOTAL OVERHEAD EXPENSES	0.000		0.025	
a. Relief	0.322		0.336	
b. Transfer Charge	<u>1.214</u>	16%	<u>1.306</u>	17%
5. NET OVERHEAD EXPENSES		42%		38%
	<u>3.139</u>		<u>3.009</u>	
C. UNFUNDED LIABILITY				
	<u>7.41</u>	100%	<u>7.86</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)				

1999 PREMIUM RATE COMPONENTS

RATE GROUP 704 : ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G : CONSTRUCTION)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.455		1.668	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.296		0.438	
b. Transfer Charge	0.298		0.508	
	<u>1.457</u>	40%	<u>1.739</u>	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.374		0.420	
2. Legislative Obligations	0.063		0.069	
3. Accident Prevention	0.126		0.144	
4. TOTAL OVERHEAD EXPENSES	<u>0.563</u>		<u>0.633</u>	
a. Relief	0.000		0.074	
b. Transfer Charge	0.088		0.211	
5. NET OVERHEAD EXPENSES	<u>0.651</u>	18%	<u>0.770</u>	18%
C. UNFUNDED LIABILITY	1.502	42%	1.881	43%
D. TOTAL PREMIUM RATE (A+B+C)	<u>3.61</u>	100%	<u>4.39</u>	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 707 : MECHANICAL AND SHEET METAL WORK

(CLASS G : CONSTRUCTION)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.766		1.890		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.336		0.511		
b. Transfer Charge	0.362		0.576		
	<u>1.792</u>	41%	<u>1.955</u>	1.955	40%
3. NET NEW CLAIMS COST					
1. WSIB Administrative	0.426		0.452		
2. Legislative Obligations	0.071		0.075		
3. Accident Prevention	0.136		0.150		
	<u>0.632</u>		<u>0.677</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.045		
b. Transfer Charge	0.148		0.223		
	<u>0.781</u>	18%	<u>0.854</u>	0.854	17%
5. NET OVERHEAD EXPENSES		42%		2.121	43%
	<u>1.847</u>				
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>4.42</u>	100%	<u>4.93</u>		100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 711 : ROADBUILDING AND EXCAVATING

(CLASS G : CONSTRUCTION)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.090		2.095	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.506		0.735	
b. Transfer Charge	0.428		0.638	
	2.012	41%	1.998	40%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.459		0.458	
2. Legislative Obligations	0.077		0.076	
3. Accident Prevention	0.142		0.151	
4. TOTAL OVERHEAD EXPENSES	0.677		0.685	
a. Relief	0.000		0.040	
b. Transfer Charge	0.189		0.225	
5. NET OVERHEAD EXPENSES	0.866	17%	0.870	17%
C. UNFUNDED LIABILITY	2.073	42%	2.162	43%
D. TOTAL PREMIUM RATE (A+B+C)	4.95	100%	5.03	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 719 : INSIDE FINISHING

(CLASS G : CONSTRUCTION)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.943		4.683	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.720		1.331	
b. Transfer Charge	0.807		1.427	
3. NET NEW CLAIMS COST	4.030	41%	4.779	41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.767		0.872	
2. Legislative Obligations	0.129		0.145	
3. Accident Prevention	0.198		0.227	
4. TOTAL OVERHEAD EXPENSES	1.094		1.244	
a. Relief	0.000		0.000	
b. Transfer Charge	0.491		0.427	
5. NET OVERHEAD EXPENSES	1.585	16%	1.671	14%
C. UNFUNDED LIABILITY	4.145	42%	5.150	44%
D. TOTAL PREMIUM RATE (A+B+C)	9.76	100%	11.60	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 723 : GENERAL CONTRACTORS

(CLASS G : CONSTRUCTION)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.382		3.841	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.722		1.059	
b. Transfer Charge	0.693		1.171	
	<u>3.353</u>	41%	<u>3.952</u>	41%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.664		0.749	
2. Legislative Obligations	0.111		0.124	
3. Accident Prevention	0.179		0.204	
	<u>0.954</u>		<u>1.078</u>	
4. TOTAL OVERHEAD EXPENSES				
a. Relief	0.000		0.000	
b. Transfer Charge	0.432		0.378	
	<u>1.386</u>	17%	<u>1.456</u>	15%
5. NET OVERHEAD EXPENSES		42%		44%
	<u>3.451</u>		<u>4.222</u>	
C. UNFUNDED LIABILITY				
	<u>8.19</u>	100%	<u>9.63</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)				

1999 PREMIUM RATE COMPONENTS

RATE GROUP 728 : ROOFING

(CLASS G : CONSTRUCTION)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	4.841		6.223	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.808		1.528	
b. Transfer Charge	0.991		1.897	
3. NET NEW CLAIMS COST	5.024	42%	6.592	56%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.919		1.142	
2. Legislative Obligations	0.154		0.190	
3. Accident Prevention	0.226		0.276	
4. TOTAL OVERHEAD EXPENSES	1.299		1.608	
a. Relief	0.000		0.000	
b. Transfer Charge	0.566		0.534	
5. NET OVERHEAD EXPENSES	1.865	15%	2.143	18%
C. UNFUNDED LIABILITY	5.161	43%	3.135	26%
D. TOTAL PREMIUM RATE (A+B+C)	12.05	100%	11.87	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 732 : HEAVY CIVIL CONSTRUCTION

(CLASS G : CONSTRUCTION)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.351		3.529	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.486		1.095	
b. Transfer Charge	0.481		1.076	
	<u>2.347</u>	41%	<u>3.510</u>	41%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.510		0.683	
2. Legislative Obligations	0.085		0.113	
3. Accident Prevention	0.151		0.192	
	<u>0.746</u>		<u>0.989</u>	
4. TOTAL OVERHEAD EXPENSES				
a. Relief	0.000		0.000	
b. Transfer Charge	0.249		0.352	
	<u>0.996</u>	17%	<u>1.341</u>	16%
5. NET OVERHEAD EXPENSES		42%		44%
	<u>2.417</u>		<u>3.789</u>	
C. UNFUNDED LIABILITY				
	<u>5.76</u>	100%	<u>8.64</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)				

1999 PREMIUM RATE COMPONENTS

RATE GROUP 737 : MILLWRIGHTING AND WELDING

(CLASS G : CONSTRUCTION)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.061		3.091	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.725		0.981	
b. Transfer Charge	0.627		0.942	
	<u>2.964</u>	41%	<u>3.052</u>	40%
3. NET NEW CLAIMS COST				
1. WSIB Administrative	0.604		0.615	
2. Legislative Obligations	0.101		0.102	
3. Accident Prevention	0.168		0.180	
	<u>0.874</u>		<u>0.897</u>	
4. TOTAL OVERHEAD EXPENSES	0.000		0.000	
a. Relief	0.361		0.325	
b. Transfer Charge	<u>1.235</u>	17%	<u>1.221</u>	16%
5. NET OVERHEAD EXPENSES	3.051	42%	3.296	44%
C. UNFUNDED LIABILITY				
	<u>7.25</u>	100%	<u>7.57</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)				

1999 PREMIUM RATE COMPONENTS

RATE GROUP 741 : MASONRY

(CLASS G : CONSTRUCTION)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	6.765		7.340		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	1.186		1.919		
b. Transfer Charge	1.385		2.237		
	<u>6.964</u>	6.964	<u>7.658</u>	7.658	65%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	1.215		1.301		
2. Legislative Obligations	0.204		0.216		
3. Accident Prevention	0.280		0.306		
4. TOTAL OVERHEAD EXPENSES	<u>1.699</u>		<u>1.823</u>		
a. Relief	0.000		0.000		
b. Transfer Charge	0.712		0.598		
5. NET OVERHEAD EXPENSES	<u>2.411</u>	2.411	<u>2.420</u>	2.420	20%
C. UNFUNDED LIABILITY					
	7.145	43%	1.792	15%	
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>16.52</u></u>	<u>100%</u>	<u><u>11.87</u></u>	<u>100%</u>	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 745 : CONCRETE AND HIGH-RISE FORM WORK

(CLASS G : CONSTRUCTION)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	6.157		5.453		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	1.421		1.711		
b. Transfer Charge	1.261		1.662		
	<u>5.996</u>	42%	<u>5.404</u>	5.404	41%
3. NET NEW CLAIMS COST					
1. WSIB Administrative	1.067		0.965		
2. Legislative Obligations	0.179		0.160		
3. Accident Prevention	0.253		0.244		
	<u>1.500</u>		<u>1.370</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.000		
b. Transfer Charge	0.639		0.464		
	<u>2.139</u>	15%	<u>1.834</u>	1.834	14%
5. NET OVERHEAD EXPENSES					
	<u>6.155</u>	43%	<u>5.822</u>	5.822	45%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>14.29</u>	100%	<u>13.06</u>	13.06	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 748 : STRUCTURAL STEEL AND DEMOLITION *

(CLASS G : CONSTRUCTION)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST			7.329	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief			1.629	
b. Transfer Charge			2.234	
3. NET NEW CLAIMS COST	8.891	42%	7.933	43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative			1.342	
2. Legislative Obligations			0.223	
3. Accident Prevention			0.313	
4. TOTAL OVERHEAD EXPENSES			1.878	
a. Relief			0.000	
b. Transfer Charge			0.614	
5. NET OVERHEAD EXPENSES	2.954	14%	2.492	13%
C. UNFUNDED LIABILITY	9.116	43%	8.075	44%
D. TOTAL PREMIUM RATE (A+B+C)	20.96	100%	18.50	100%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 751 : SIDING AND OUTSIDE FINISHING

(CLASS G : CONSTRUCTION)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	4.146		6.630		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.744		1.935		
b. Transfer Charge	0.849		2.021		
3. NET NEW CLAIMS COST	4.252	41%	6.716	68%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.801		1.160		
2. Legislative Obligations	0.135		0.193		
3. Accident Prevention	0.204		0.280		
4. TOTAL OVERHEAD EXPENSES	1.140		1.633		
a. Relief	0.000		0.000		
b. Transfer Charge	0.507		0.542		
5. NET OVERHEAD EXPENSES	1.647	16%	2.175	22%	
C. UNFUNDED LIABILITY	4.371	43%	0.919	9%	
D. TOTAL PREMIUM RATE (A+B+C)	10.27	100%	9.81	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 764 : HOMEBUILDING

(CLASS G : CONSTRUCTION)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	5.063		5.683		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.789		1.438		
b. Transfer Charge	1.037		1.732		
	<u>5.311</u>	42%	<u>5.977</u>	5.977	52%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.962		1.051		
2. Legislative Obligations	0.162		0.175		
3. Accident Prevention	0.234		0.260		
4. TOTAL OVERHEAD EXPENSES	<u>1.358</u>		<u>1.485</u>		
a. Relief	0.000		0.000		
b. Transfer Charge	0.587		0.498		
5. NET OVERHEAD EXPENSES	<u>1.945</u>	15%	<u>1.983</u>	1.983	17%
C. UNFUNDED LIABILITY	5.454	43%	3.520	3.520	31%
D. TOTAL PREMIUM RATE (A+B+C)	<u>12.71</u>	100%	<u>11.48</u>		100%

1999 PREMIUM RATES
Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings

CLASS G : CONSTRUCTION

Rate Group	Description	New	Overhead	Unfunded	Premium
		Claims Cost		Liability	Rate
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.46	0.65	1.50	3.61
707	MECHANICAL AND SHEET METAL WORK	1.79	0.78	1.85	4.42
711	ROADBUILDING AND EXCAVATING	2.01	0.87	2.07	4.95
719	INSIDE FINISHING	4.03	1.58	4.14	9.76
723	GENERAL CONTRACTORS	3.35	1.39	3.45	8.19
728	ROOFING	5.02	1.86	5.16	12.05
732	HEAVY CIVIL CONSTRUCTION	2.35	1.00	2.42	5.76
737	MILLWRIGHTING AND WELDING	2.96	1.24	3.05	7.25
741	MASONRY	6.96	2.41	7.14	16.52
745	CONCRETE AND HIGH-RISE FORM WORK	6.00	2.14	6.16	14.29
748	* STRUCTURAL STEEL AND DEMOLITION	8.89	2.95	9.12	20.96
751	SIDING AND OUTSIDE FINISHING	4.25	1.65	4.37	10.27
764	HOMEBUILDING	5.31	1.95	5.45	12.71
	CLASS G	3.05	1.21	3.14	7.41

Section H

Class H : Government And Related Services

Supporting Rate Exhibits

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

CLASS H : GOVERNMENT AND RELATED SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$18,034,259,944	\$52,500	\$30,014	600,862	15,252	2.54%
1994	\$17,014,446,928	\$53,900	\$29,885	569,334	14,325	2.52%
1995	\$17,095,674,736	\$55,400	\$30,400	562,359	13,146	2.34%
1996	\$16,407,024,603	\$55,600	\$30,706	534,319	11,040	2.07%
1997	\$15,742,259,461	\$56,100	\$30,734	512,207	10,424	2.04%
1998	\$14,892,650,026	\$58,200	\$29,997	496,478	10,121	2.04%
1999	\$15,116,194,422	\$59,200	\$30,477	495,995	10,125	2.04%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 810 : SCHOOL BOARDS

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$2,800,172,360	\$52,500	\$35,412	79,074	1,551	1.96%
1994	\$2,501,440,340	\$53,900	\$34,306	72,915	1,378	1.89%
1995	\$2,315,640,523	\$55,400	\$35,624	65,003	1,085	1.67%
1996	\$2,186,851,688	\$55,600	\$37,464	58,372	926	1.59%
1997	\$1,645,308,257	\$56,100	\$36,784	44,729	671	1.50%
1998	\$1,556,511,003	\$58,200	\$35,901	43,356	644	1.49%
1999	\$1,579,874,830	\$59,200	\$36,476	43,313	652	1.51%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 812 : POST-SECONDARY NON-UNIVERSITY EDUCATION

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$1,042,683,143	\$52,500	\$30,373	34,330	274	0.80%
1994	\$619,972,255	\$53,900	\$31,685	19,567	196	1.00%
1995	\$634,151,479	\$55,400	\$30,371	20,880	159	0.76%
1996	\$531,204,675	\$55,600	\$34,029	15,610	108	0.69%
1997	\$509,809,217	\$56,100	\$33,203	15,354	104	0.68%
1998	\$482,294,824	\$58,200	\$32,407	14,883	102	0.69%
1999	\$489,534,254	\$59,200	\$32,925	14,868	100	0.67%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 817 : UNIVERSITIES, LIBRARIES, AND MUSEUMS

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$2,236,605,986	\$52,500	\$28,556	78,324	741	0.95%
1994	\$2,214,771,930	\$53,900	\$29,733	74,490	725	0.97%
1995	\$2,236,466,796	\$55,400	\$30,286	73,844	677	0.92%
1996	\$2,174,910,628	\$55,600	\$29,860	72,836	550	0.76%
1997	\$2,164,996,025	\$56,100	\$29,956	72,272	540	0.75%
1998	\$2,048,151,232	\$58,200	\$29,237	70,053	524	0.75%
1999	\$2,078,894,768	\$59,200	\$29,705	69,984	510	0.73%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 830 : POWER AND TELECOMMUNICATION LINES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$120,039,773	\$52,500	\$36,127	3,323	200	6.02%
1994	\$125,762,253	\$53,900	\$32,120	3,915	175	4.47%
1995	\$132,920,060	\$55,400	\$33,678	3,947	182	4.61%
1996	\$146,896,349	\$55,600	\$31,654	4,641	209	4.50%
1997	\$150,944,719	\$56,100	\$32,633	4,625	194	4.19%
1998	\$142,798,235	\$58,200	\$31,850	4,483	189	4.22%
1999	\$144,941,692	\$59,200	\$32,360	4,479	189	4.22%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 835 : OIL, POWER, AND WATER DISTRIBUTION

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$348,988,490	\$52,500	\$41,793	8,350	265	3.17%
1994	\$347,959,203	\$53,900	\$41,381	8,409	236	2.81%
1995	\$357,073,826	\$55,400	\$43,315	8,244	196	2.38%
1996	\$355,990,013	\$55,600	\$43,534	8,177	195	2.38%
1997	\$368,402,679	\$56,100	\$43,621	8,446	154	1.82%
1998	\$348,519,994	\$58,200	\$42,574	8,186	142	1.73%
1999	\$353,751,413	\$59,200	\$43,255	8,178	134	1.64%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 838 : NATURAL GAS DISTRIBUTION

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$354,612,579	\$52,500	\$39,998	8,866	156	1.76%
1994	\$369,450,357	\$53,900	\$39,562	9,338	126	1.35%
1995	\$379,862,232	\$55,400	\$41,975	9,050	113	1.25%
1996	\$385,829,081	\$55,600	\$43,095	8,953	93	1.04%
1997	\$397,209,377	\$56,100	\$43,225	9,189	82	0.89%
1998	\$375,771,995	\$58,200	\$42,187	8,907	80	0.90%
1999	\$381,412,477	\$59,200	\$42,862	8,899	78	0.88%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 842 : FEDERAL AND PROVINCIAL GOVERNMENT SERVICES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$193,489,979	\$52,500	\$23,474	8,243	92	1.12%
1994	\$201,913,880	\$53,900	\$19,237	10,496	114	1.09%
1995	\$208,703,995	\$55,400	\$21,767	9,588	102	1.06%
1996	\$206,568,816	\$55,600	\$23,518	8,784	118	1.34%
1997	\$209,066,183	\$56,100	\$25,528	8,190	134	1.64%
1998	\$197,782,885	\$58,200	\$24,915	7,938	129	1.63%
1999	\$200,751,682	\$59,200	\$25,314	7,931	125	1.58%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 845 : LOCAL GOVERNMENT SERVICES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$1,753,707,262	\$52,500	\$34,619	50,657	2,043	4.03%
1994	\$1,480,184,270	\$53,900	\$33,005	44,847	1,687	3.76%
1995	\$1,505,632,265	\$55,400	\$33,358	45,135	1,494	3.31%
1996	\$1,282,607,102	\$55,600	\$33,001	38,866	1,025	2.64%
1997	\$1,213,190,156	\$56,100	\$33,243	36,494	975	2.67%
1998	\$1,147,714,307	\$58,200	\$32,446	35,374	963	2.72%
1999	\$1,164,941,940	\$59,200	\$32,965	35,339	972	2.75%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 851 : HOMES FOR NURSING CARE

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$974,411,749	\$52,500	\$21,624	45,063	2,873	6.38%
1994	\$979,899,266	\$53,900	\$21,664	45,231	2,905	6.42%
1995	\$998,694,057	\$55,400	\$22,129	45,130	2,742	6.08%
1996	\$1,023,876,665	\$55,600	\$22,424	45,659	2,370	5.19%
1997	\$1,050,790,413	\$56,100	\$22,664	46,363	2,199	4.74%
1998	\$994,079,275	\$58,200	\$22,120	44,940	2,067	4.60%
1999	\$1,009,000,787	\$59,200	\$22,474	44,896	2,109	4.70%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 852 : HOMES FOR RESIDENTIAL CARE

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$138,448,996	\$52,500	\$17,674	7,834	376	4.80%
1994	\$140,321,236	\$53,900	\$17,897	7,840	377	4.81%
1995	\$139,890,095	\$55,400	\$17,648	7,927	325	4.10%
1996	\$148,632,335	\$55,600	\$17,439	8,523	307	3.60%
1997	\$154,415,152	\$56,100	\$16,991	9,088	329	3.62%
1998	\$146,081,369	\$58,200	\$16,583	8,809	321	3.64%
1999	\$148,274,107	\$59,200	\$16,849	8,800	325	3.69%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings, Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 853 : HOSPITALS

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$5,687,213,647	\$52,500	\$32,226	176,477	4,211	2.39%
1994	\$5,560,372,342	\$53,900	\$32,427	171,472	3,961	2.31%
1995	\$5,640,090,854	\$55,400	\$32,744	172,248	3,572	2.07%
1996	\$5,481,939,960	\$55,600	\$33,366	164,299	2,961	1.80%
1997	\$5,276,886,873	\$56,100	\$34,201	154,291	2,821	1.83%
1998	\$4,992,093,392	\$58,200	\$33,380	149,553	2,767	1.85%
1999	\$5,067,026,631	\$59,200	\$33,914	149,407	2,765	1.85%

1999 PREMIUM RATES
 Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 857 : NURSING SERVICES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$296,546,018	\$52,500	\$20,213	14,671	569	3.88%
1994	\$328,023,758	\$53,900	\$21,895	14,981	531	3.54%
1995	\$346,091,547	\$55,400	\$22,522	15,367	568	3.70%
1996	\$338,918,289	\$55,600	\$22,036	15,380	473	3.08%
1997	\$361,134,423	\$56,100	\$20,332	17,762	507	2.85%
1998	\$341,644,005	\$58,200	\$19,844	17,217	492	2.86%
1999	\$346,772,213	\$59,200	\$20,161	17,200	479	2.78%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 858 : GROUP HOMES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$418,005,884	\$52,500	\$23,834	17,538	912	5.20%
1994	\$426,008,205	\$53,900	\$24,738	17,221	830	4.82%
1995	\$433,803,871	\$55,400	\$24,872	17,441	900	5.16%
1996	\$406,569,709	\$55,600	\$24,636	16,503	734	4.45%
1997	\$409,647,709	\$56,100	\$24,943	16,423	739	4.50%
1998	\$387,539,030	\$58,200	\$24,345	15,919	743	4.67%
1999	\$393,356,140	\$59,200	\$24,734	15,903	744	4.68%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 861 : TREATMENT CLINICS AND SPECIALIZED SERVICES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1993	\$763,245,466	\$52,500	\$22,072	34,579	652	1.89%	
1994	\$809,837,980	\$53,900	\$23,425	34,572	712	2.06%	
1995	\$821,602,257	\$55,400	\$23,252	35,335	701	1.98%	
1996	\$825,127,815	\$55,600	\$24,087	34,256	638	1.86%	
1997	\$918,026,489	\$56,100	\$24,859	36,930	686	1.86%	
1998	\$868,480,617	\$58,200	\$24,262	35,796	677	1.89%	
1999	\$881,516,845	\$59,200	\$24,650	35,761	667	1.87%	

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 875 : PROFESSIONAL OFFICES AND AGENCIES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$906,088,612	\$52,500	\$27,020	33,534	337	1.00%
1994	\$908,529,653	\$53,900	\$26,691	34,039	372	1.09%
1995	\$945,050,879	\$55,400	\$28,448	33,220	330	0.99%
1996	\$911,101,478	\$55,600	\$27,230	33,459	333	1.00%
1997	\$912,431,789	\$56,100	\$28,469	32,051	289	0.90%
1998	\$863,187,863	\$58,200	\$27,785	31,066	281	0.90%
1999	\$876,144,645	\$59,200	\$28,230	31,036	276	0.89%

1999 PREMIUM RATES
New Claims Cost By Rate Group

CLASS H : GOVERNMENT AND RELATED SERVICES

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
810	SCHOOL BOARDS			
812	POST-SECONDARY NON-UNIVERSITY EDUCATION	78%	6,048	0.64
817	UNIVERSITIES, LIBRARIES, AND MUSEUMS	79%	6,082	0.36
830	POWER AND TELECOMMUNICATION LINES	88%	6,754	0.46
835	OIL, POWER, AND WATER DISTRIBUTION	221%	17,030	5.94
838	NATURAL GAS DISTRIBUTION	104%	8,041	1.02
842	FEDERAL AND PROVINCIAL GOVERNMENT SERVICES	84%	6,464	0.33
845	LOCAL GOVERNMENT SERVICES	83%	6,441	0.96
851	HOMES FOR NURSING CARE	95%	7,303	1.49
852	HOMES FOR RESIDENTIAL CARE	109%	8,413	3.81
853	HOSPITALS	100%	7,683	3.72
857	NURSING SERVICES	101%	7,830	0.91
858	GROUP HOMES	101%	7,788	2.36
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	93%	7,141	3.32
875	PROFESSIONAL OFFICES AND AGENCIES	83%	6,405	1.18
		104%	8,024	0.60
	CLASS H		7,715	1.20

Note

Cost index indicates the relative costliness of the claims
of a rate group as compared to those of its class

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

CLASS H : GOVERNMENT AND RELATED SERVICES

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.225</u>	<u>0.149</u>
	Total	0.225	0.149
B.2	Legislative Obligations		
	WSIAT	0.009	0.006
	Office of Worker Advisor	0.006	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.020	0.013
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.038	0.025
B.3	Accident Prevention		
	Safe Workplace Association	<u>0.043</u>	<u>0.043</u>
	Total	<u>0.043</u>	<u>0.043</u>
B.4	TOTAL OVERHEAD EXPENSES	0.306	0.217
	a) Relief	0.101	
	b) Transfer Charge	<u>0.012</u>	
B.5	NET OVERHEAD EXPENSES	0.217	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 810 : SCHOOL BOARDS

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.189	0.074
	Total	0.189	0.074
B.2	Legislative Obligations		
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.005	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.017	0.007
	Mine Rescue	0.000	0.000
	Total	0.031	0.012
B.3	Accident Prevention		
	ESAO	0.063	0.063
	Total	0.063	0.063
B.4	TOTAL OVERHEAD EXPENSES	0.284	0.150
	a) Relief	0.134	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.150	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 812 : POST-SECONDARY NON-UNIVERSITY EDUCATION

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.171</u>	<u>0.040</u>
	Total	0.171	0.040
B.2	Legislative Obligations		
	WSIAT	0.007	0.002
	Office of Worker Advisor	0.005	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.015	0.004
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.028	0.007
B.3	Accident Prevention		
	ESAO	<u>0.047</u>	<u>0.047</u>
	Total	<u>0.047</u>	<u>0.047</u>
B.4	TOTAL OVERHEAD EXPENSES	0.247	0.094
	a) Relief	0.153	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.094	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 817 : UNIVERSITIES, LIBRARIES, AND MUSEUMS

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.177	0.052
	Total	0.177	0.052
B.2	Legislative Obligations		
	WSIAT	0.007	0.002
	Office of Worker Advisor	0.005	0.001
	Office of Employer Advisor	0.002	0.000
	OHSA	0.016	0.005
	Mine Rescue	0.000	0.000
	Total	0.029	0.009
B.3	Accident Prevention		
	ESAO	0.053	0.053
	Total	0.053	0.053
B.4	TOTAL OVERHEAD EXPENSES	0.259	0.114
	a) Relief	0.145	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.114	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 830 : POWER AND TELECOMMUNICATION LINES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.490</u>	<u>0.682</u>
	Total	0.490	0.682
B.2	Legislative Obligations		
	WSIAT	0.020	0.028
	Office of Worker Advisor	0.013	0.018
	Office of Employer Advisor	0.004	0.006
	OHSA	0.044	0.061
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.082	0.113
B.3	Accident Prevention		
	EUSA	<u>0.627</u>	<u>0.627</u>
	Total	<u>0.627</u>	<u>0.627</u>
B.4	TOTAL OVERHEAD EXPENSES	1.199	1.424
	a) Relief	0.000	
	b) Transfer Charge	<u>0.225</u>	
B.5	NET OVERHEAD EXPENSES	1.424	

1999 PREMIUM RATES

SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 835 : OIL, POWER, AND WATER DISTRIBUTION

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.201	0.099
	Total	0.201	0.099
B.2	Legislative Obligations		
	WSIAT	0.008	0.004
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.018	0.009
	Mine Rescue	0.000	0.000
	Total	0.033	0.016
B.3	Accident Prevention		
	EUSA	0.242	0.242
	Total	0.242	0.242
B.4	TOTAL OVERHEAD EXPENSES	0.477	0.358
	a) Relief	0.119	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.358	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 838 : NATURAL GAS DISTRIBUTION

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.173</u>	<u>0.040</u>
	Total	0.173	0.040
B.2	Legislative Obligations		
	WSIAT	0.007	0.002
	Office of Worker Advisor	0.005	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.015	0.004
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.029	0.007
B.3	Accident Prevention		
	IAPA	<u>0.020</u>	<u>0.020</u>
	Total	<u>0.020</u>	<u>0.020</u>
B.4	TOTAL OVERHEAD EXPENSES	0.221	0.066
	a) Relief	0.155	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.066	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 842 : FEDERAL AND PROVINCIAL GOVERNMENT SERVICES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.211	0.121
	Total	0.211	0.121
B.2	Legislative Obligations		
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.006	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.019	0.011
	Mine Rescue	0.000	0.000
	Total	0.035	0.020
B.3	Accident Prevention		
	IAPA	0.024	0.024
	Total	0.024	0.024
B.4	TOTAL OVERHEAD EXPENSES	0.270	0.165
	a) Relief	0.105	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.165	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 845 : LOCAL GOVERNMENT SERVICES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.245</u>	<u>0.190</u>
	Total	0.245	0.190
B.2	Legislative Obligations		
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.007	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.022	0.017
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.041	0.031
B.3	Accident Prevention		
	MHSA	<u>0.021</u>	<u>0.021</u>
	Total	<u>0.021</u>	<u>0.021</u>
B.4	TOTAL OVERHEAD EXPENSES	0.307	0.242
	a) Relief	0.065	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.242	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 851 : HOMES FOR NURSING CARE

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.393</u>	<u>0.487</u>
	Total	0.393	0.487
B.2	Legislative Obligations		
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.011	0.013
	Office of Employer Advisor	0.003	0.004
	OHSA	0.035	0.043
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.066	0.081
B.3	Accident Prevention		
	HCHSA	<u>0.042</u>	<u>0.042</u>
	Total	<u>0.042</u>	<u>0.042</u>
B.4	TOTAL OVERHEAD EXPENSES	0.500	0.610
	a) Relief	0.000	
	b) Transfer Charge	<u>0.110</u>	
B.5	NET OVERHEAD EXPENSES	0.610	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 852 : HOMES FOR RESIDENTIAL CARE

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.387</u>	<u>0.475</u>
	Total	0.387	0.475
B.2	Legislative Obligations		
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.003	0.004
	OHSA	0.035	0.042
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.065	0.079
B.3	Accident Prevention		
	HCHSA	<u>0.041</u>	<u>0.041</u>
	Total	<u>0.041</u>	<u>0.041</u>
B.4	TOTAL OVERHEAD EXPENSES	0.493	0.596
	a) Relief	0.000	
	b) Transfer Charge	<u>0.103</u>	
B.5	NET OVERHEAD EXPENSES	0.596	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 853 : HOSPITALS

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.209	0.115
	Total	0.209	0.115
B.2	Legislative Obligations		
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.006	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.018	0.010
	Mine Rescue	0.000	0.000
	Total	0.035	0.019
B.3	Accident Prevention		
	HCHSA	0.019	0.019
	Total	0.019	0.019
B.4	TOTAL OVERHEAD EXPENSES	0.262	0.153
	a) Relief	0.109	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.153	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 857 : NURSING SERVICES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.301</u>	<u>0.301</u>
	Total	0.301	0.301
B.2	Legislative Obligations		
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.008	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.027	0.027
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.050	0.050
B.3	Accident Prevention		
	HCHSA	<u>0.030</u>	<u>0.030</u>
	Total	<u>0.030</u>	<u>0.030</u>
B.4	TOTAL OVERHEAD EXPENSES	0.381	0.382
	a) Relief	0.000	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.382	

1999 PREMIUM RATES

SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 858 : GROUP HOMES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.362	0.424
	Total	0.362	0.424
B.2	Legislative Obligations		
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.010	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.032	0.038
	Mine Rescue	0.000	0.000
	Total	0.061	0.070
B.3	Accident Prevention		
	HCHSA	0.038	0.038
	Total	0.038	0.038
B.4	TOTAL OVERHEAD EXPENSES	0.460	0.533
	a) Relief	0.000	
	b) Transfer Charge	0.072	
B.5	NET OVERHEAD EXPENSES	0.533	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 861 : TREATMENT CLINICS AND SPECIALIZED SERVICES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.226	0.150
	Total	0.226	0.150
B.2	Legislative Obligations		
	WSIAT	0.009	0.006
	Office of Worker Advisor	0.006	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.020	0.013
	Mine Rescue	0.000	0.000
	Total	0.038	0.025
B.3	Accident Prevention		
	HCHSA	0.021	0.021
	Total	0.021	0.021
B.4	TOTAL OVERHEAD EXPENSES	0.284	0.196
	a) Relief	0.089	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.196	

1999 PREMIUM RATES

SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 875 : PROFESSIONAL OFFICES AND AGENCIES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.189	0.075
	Total	0.189	0.075
B.2	Legislative Obligations		
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.005	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.017	0.007
	Mine Rescue	0.000	0.000
	Total	0.031	0.012
B.3	Accident Prevention		
	HCHSA	0.016	0.016
	Total	0.016	0.016
B.4	TOTAL OVERHEAD EXPENSES	0.236	0.104
	a) Relief	0.132	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.104	

1999 PREMIUM RATE COMPONENTS

CLASS H : GOVERNMENT AND RELATED SERVICES

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.522		0.484		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge	0.145		0.188		
	0.107		0.148		
	<u>0.483</u>	40%	<u>0.444</u>	0.444	39%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.225		0.227		
2. Legislative Obligations	0.038		0.037		
3. Accident Prevention	0.043		0.040		
4. TOTAL OVERHEAD EXPENSES	<u>0.306</u>		<u>0.304</u>		
a. Relief	0.101		0.119		
b. Transfer Charge	0.012		0.015		
	<u>0.217</u>	18%	<u>0.200</u>	0.200	17%
5. NET OVERHEAD EXPENSES	0.498	42%	0.506	0.506	44%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.20</u>	100%	<u>1.15</u>	1.15	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 810 : SCHOOL BOARDS

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.252		0.224		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.064		0.100		
b. Transfer Charge	0.052		0.068		
3. NET NEW CLAIMS COST	0.240	0.240	0.192	0.192	37%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.189		0.190		
2. Legislative Obligations	0.031		0.031		
3. Accident Prevention	0.063		0.052		
4. TOTAL OVERHEAD EXPENSES	0.284		0.272		
a. Relief	0.134		0.152		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.150	0.150	0.121	0.121	23%
C. UNFUNDED LIABILITY	0.250	39%	0.208	40%	
D. TOTAL PREMIUM RATE (A+B+C)	0.64	100%	0.52	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 812 : POST-SECONDARY NON-UNIVERSITY EDUCATION

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.125		0.069		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.021		0.019		
b. Transfer Charge	0.026		0.021		
	<u>0.130</u>	36%	<u>0.071</u>	0.071	34%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.171		0.172		
2. Legislative Obligations	0.028		0.028		
3. Accident Prevention	0.047		0.034		
4. TOTAL OVERHEAD EXPENSES	<u>0.247</u>		<u>0.235</u>		
a. Relief	0.153		0.174		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	<u>0.094</u>	26%	<u>0.061</u>	0.061	29%
C. UNFUNDED LIABILITY	0.136	38%	0.078	0.078	37%
	<u>0.36</u>	100%	<u>0.21</u>		100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 817 : UNIVERSITIES, LIBRARIES, AND MUSEUMS

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.166		0.161		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.031		0.039		
b. Transfer Charge	0.034		0.049		
3. NET NEW CLAIMS COST	0.169	37%	0.171	36%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.177		0.188		
2. Legislative Obligations	0.029		0.031		
3. Accident Prevention	0.053		0.049		
4. TOTAL OVERHEAD EXPENSES	0.259		0.267		
a. Relief	0.145		0.155		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.114	25%	0.112	24%	
C. UNFUNDED LIABILITY	0.177	38%	0.187	40%	
D. TOTAL PREMIUM RATE (A+B+C)	0.46	100%	0.47	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 835 : OIL, POWER, AND WATER DISTRIBUTION

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.308		0.438		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.051		0.100		
b. Transfer Charge	0.063		0.134		
	<u>0.321</u>	31%	<u>0.472</u>	0.472	33%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.201		0.231		
2. Legislative Obligations	0.033		0.038		
3. Accident Prevention	0.242		0.271		
	<u>0.477</u>		<u>0.540</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.119		0.099		
b. Transfer Charge	0.000		0.000		
	<u>0.358</u>	35%	<u>0.440</u>	0.440	31%
5. NET OVERHEAD EXPENSES					
	<u>0.341</u>	33%	<u>0.518</u>	0.518	36%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>1.02</u></u>	100%	<u><u>1.43</u></u>	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 838 : NATURAL GAS DISTRIBUTION

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.135		0.153		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.033		0.053		
b. Transfer Charge	0.028		0.047		
	<u>0.130</u>	39%	<u>0.147</u>	0.147	39%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.173		0.183		
2. Legislative Obligations	0.029		0.030		
3. Accident Prevention	0.020		0.022		
4. TOTAL OVERHEAD EXPENSES	<u>0.221</u>		<u>0.235</u>		
a. Relief	0.155		0.160		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	<u>0.066</u>		<u>0.075</u>		
	0.066	20%	0.075	0.075	20%
	<u>0.134</u>	41%	<u>0.158</u>	0.158	42%
C. UNFUNDED LIABILITY					
	0.33	100%	0.38	0.38	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 842 : FEDERAL AND PROVINCIAL GOVERNMENT SERVICES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.403		0.487		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.094		0.145		
b. Transfer Charge	0.083		0.148		
3. NET NEW CLAIMS COST	0.391	41%	0.490	40%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.211		0.234		
2. Legislative Obligations	0.035		0.038		
3. Accident Prevention	0.024		0.029		
4. TOTAL OVERHEAD EXPENSES	0.270		0.301		
a. Relief	0.105		0.096		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.165	17%	0.205	17%	
C. UNFUNDED LIABILITY	0.403	42%	0.525	43%	
D. TOTAL PREMIUM RATE (A+B+C)	0.96	100%	1.22	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 845 : LOCAL GOVERNMENT SERVICES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.614		0.541		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.124		0.169		
b. Transfer Charge	0.126		0.165		
	<u>0.615</u>	41%	<u>0.537</u>	0.537	41%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.245		0.241		
2. Legislative Obligations	0.041		0.040		
3. Accident Prevention	0.021		0.017		
	<u>0.307</u>		<u>0.297</u>		
4. TOTAL OVERHEAD EXPENSES	0.065		0.087		
a. Relief	0.000		0.000		
b. Transfer Charge	0.242		0.210		
5. NET OVERHEAD EXPENSES	<u>0.242</u>	16%	<u>0.210</u>	0.210	16%
C. UNFUNDED LIABILITY	0.633	42%	0.573	0.573	43%
	<u>1.49</u>	100%	<u>1.32</u>	1.32	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 851 : HOMES FOR NURSING CARE

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.774		1.835		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.559		0.786		
b. Transfer Charge	0.363		0.559		
	<u>1.578</u>	41%	<u>1.609</u>	1.609	41%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.393		0.400		
2. Legislative Obligations	0.066		0.066		
3. Accident Prevention	0.042		0.043		
	<u>0.500</u>		<u>0.509</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.018		
b. Transfer Charge	0.110		0.131		
	<u>0.610</u>	16%	<u>0.622</u>	0.622	16%
5. NET OVERHEAD EXPENSES					
	<u>1.622</u>	43%	<u>1.719</u>	1.719	44%
C. UNFUNDED LIABILITY					
	<u>3.81</u>	100%	<u>3.95</u>	3.95	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 852 : HOMES FOR RESIDENTIAL CARE

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.701		1.981		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.509		0.852		
b. Transfer Charge	0.348		0.604		
	<u>1.540</u>	41%	<u>1.733</u>	41%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.387		0.419		
2. Legislative Obligations	0.065		0.069		
3. Accident Prevention	0.041		0.046		
	<u>0.493</u>		<u>0.534</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.075		
b. Transfer Charge	0.103		0.211		
	<u>0.596</u>	16%	<u>0.670</u>	16%	
5. NET OVERHEAD EXPENSES					
	<u>1.584</u>	43%	<u>1.858</u>	44%	
C. UNFUNDED LIABILITY					
	<u>3.72</u>	100%	<u>4.26</u>	100%	
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 853 : HOSPITALS

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.431		0.379		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.147		0.173		
b. Transfer Charge	0.088		0.115		
	<u>0.373</u>	41%	<u>0.321</u>	0.321	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.209		0.209		
2. Legislative Obligations	0.035		0.034		
3. Accident Prevention	0.019		0.018		
	<u>0.262</u>		<u>0.261</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.109		0.128		
b. Transfer Charge	0.000		0.000		
	<u>0.153</u>	17%	<u>0.134</u>	0.134	17%
5. NET OVERHEAD EXPENSES					
	<u>0.384</u>	42%	<u>0.345</u>	0.345	43%
C. UNFUNDED LIABILITY					
	<u>0.91</u>	100%	<u>0.80</u>		100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 857 : NURSING SERVICES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.086		0.929		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.333		0.367		
b. Transfer Charge	0.222		0.283		
	<u>0.975</u>	41%	<u>0.845</u>	0.845	41%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.301		0.287		
2. Legislative Obligations	0.050		0.047		
3. Accident Prevention	0.030		0.028		
	<u>0.381</u>		<u>0.362</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.030		
b. Transfer Charge	0.000		0.000		
	<u>0.382</u>	16%	<u>0.332</u>	0.332	16%
5. NET OVERHEAD EXPENSES					
	<u>1.003</u>	43%	<u>0.903</u>	0.903	43%
C. UNFUNDED LIABILITY					
	<u>2.36</u>	100%	<u>2.08</u>	2.08	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 858 : GROUP HOMES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.366		1.244	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.271		0.361	
b. Transfer Charge	0.280		0.379	
	<u>1.374</u>	41%	<u>1.262</u>	41%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.362		0.348	
2. Legislative Obligations	0.061		0.058	
3. Accident Prevention	0.038		0.036	
	<u>0.460</u>		<u>0.442</u>	
4. TOTAL OVERHEAD EXPENSES				
a. Relief	0.000		0.070	
b. Transfer Charge	0.072		0.118	
	<u>0.533</u>	16%	<u>0.490</u>	16%
5. NET OVERHEAD EXPENSES		43%		43%
	<u>1.413</u>		<u>1.348</u>	
C. UNFUNDED LIABILITY				
	<u>3.32</u>	100%	<u>3.10</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)				

1999 PREMIUM RATE COMPONENTS

RATE GROUP 861 : TREATMENT CLINICS AND SPECIALIZED SERVICES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.489		0.548		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.104		0.145		
b. Transfer Charge	0.100		0.167		
	<u>0.485</u>	41%	<u>0.570</u>	0.570	40%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.226		0.246		
2. Legislative Obligations	0.038		0.040		
3. Accident Prevention	0.021		0.022		
	<u>0.284</u>		<u>0.309</u>		
4. TOTAL OVERHEAD EXPENSES	0.089		0.081		
a. Relief	0.000		0.000		
b. Transfer Charge	0.196		0.228		16%
5. NET OVERHEAD EXPENSES	<u>0.499</u>	42%	<u>0.612</u>	0.612	43%
C. UNFUNDED LIABILITY					
	<u>1.18</u>	100%	<u>1.41</u>	1.41	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 875 : PROFESSIONAL OFFICES AND AGENCIES

(CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.255		0.236	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.063		0.082	
b. Transfer Charge	0.052		0.072	
3. NET NEW CLAIMS COST	0.244	41%	0.226	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.189		0.196	
2. Legislative Obligations	0.031		0.032	
3. Accident Prevention	0.016		0.016	
4. TOTAL OVERHEAD EXPENSES	0.236		0.244	
a. Relief	0.132		0.145	
b. Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.104	17%	0.099	17%
C. UNFUNDED LIABILITY	0.252	42%	0.245	43%
D. TOTAL PREMIUM RATE (A+B+C)	0.60	100%	0.57	100%

1999 PREMIUM RATES

**Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings**

CLASS H : GOVERNMENT AND RELATED SERVICES

Rate Group	Description	New		Overhead	Unfunded Liability	Premium Rate
		Claims Cost				
810	SCHOOL BOARDS	0.24		0.15	0.25	0.64
812	POST-SECONDARY NON-UNIVERSITY EDUCATION	0.13		0.09	0.14	0.36
817	UNIVERSITIES, LIBRARIES, AND MUSEUMS	0.17		0.11	0.18	0.46
830	POWER AND TELECOMMUNICATION LINES	2.21		1.42	2.30	5.94
835	OIL, POWER, AND WATER DISTRIBUTION	0.32		0.36	0.34	1.02
838	NATURAL GAS DISTRIBUTION	0.13		0.07	0.13	0.33
842	FEDERAL AND PROVINCIAL GOVERNMENT SERVICES	0.39		0.17	0.40	0.96
845	LOCAL GOVERNMENT SERVICES	0.62		0.24	0.63	1.49
851	HOMES FOR NURSING CARE	1.58		0.61	1.62	3.81
852	HOMES FOR RESIDENTIAL CARE	1.54		0.60	1.58	3.72
853	HOSPITALS	0.37		0.15	0.38	0.91
857	NURSING SERVICES	0.98		0.38	1.00	2.36
858	GROUP HOMES	1.37		0.53	1.41	3.32
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.49		0.20	0.50	1.18
875	PROFESSIONAL OFFICES AND AGENCIES	0.24		0.10	0.25	0.60
	CLASS H	0.48		0.22	0.50	1.20

Section I

Class I : Other Services

Supporting Rate Exhibits

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

CLASS I : OTHER SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$10,767,806,921	\$52,500	\$20,909	514,979	14,023	2.72%
1994	\$11,240,149,548	\$53,900	\$20,652	544,264	14,967	2.75%
1995	\$11,968,643,497	\$55,400	\$21,215	564,149	14,311	2.54%
1996	\$12,493,304,330	\$55,600	\$21,620	577,864	12,690	2.20%
1997	\$13,359,053,206	\$56,100	\$21,822	612,193	13,226	2.16%
1998	\$14,334,018,830	\$58,200	\$22,607	634,046	13,406	2.11%
1999	\$15,277,128,398	\$59,200	\$23,444	651,652	13,504	2.07%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 905 : APARTMENT AND CONDOMINIUM OPERATIONS

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$362,257,990	\$52,500	\$24,339	14,884	488	3.28%
1994	\$368,288,963	\$53,900	\$24,418	15,083	455	3.02%
1995	\$369,188,472	\$55,400	\$24,914	14,819	365	2.46%
1996	\$371,658,869	\$55,600	\$25,196	14,751	352	2.39%
1997	\$370,658,459	\$56,100	\$25,264	14,671	351	2.39%
1998	\$397,709,722	\$58,200	\$26,174	15,195	353	2.32%
1999	\$423,877,110	\$59,200	\$27,142	15,617	354	2.27%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 908 : OTHER REAL ESTATE OPERATIONS

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1993	\$347,828,673	\$52,500		\$24,345	14,288	404	2.83%
1994	\$352,342,068	\$53,900		\$24,895	14,153	409	2.89%
1995	\$343,158,471	\$55,400		\$25,724	13,340	281	2.11%
1996	\$348,289,274	\$55,600		\$25,628	13,590	256	1.88%
1997	\$353,841,149	\$56,100		\$25,857	13,684	256	1.87%
1998	\$379,665,057	\$58,200		\$26,788	14,173	260	1.83%
1999	\$404,645,193	\$59,200		\$27,780	14,566	261	1.79%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 911 : SECURITY AND INVESTIGATION SERVICES

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$291,299,264	\$52,500	\$20,402	14,278	480	3.36%
1994	\$306,441,351	\$53,900	\$20,407	15,017	515	3.43%
1995	\$336,498,289	\$55,400	\$21,452	15,686	456	2.91%
1996	\$357,553,975	\$55,600	\$21,114	16,934	453	2.68%
1997	\$381,058,678	\$56,100	\$20,924	18,212	451	2.48%
1998	\$408,868,966	\$58,200	\$21,677	18,862	461	2.44%
1999	\$435,770,579	\$59,200	\$22,479	19,385	463	2.39%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 919 : RESTAURANTS AND CATERING

(CLASS I : OTHER SERVICES)

Year	Maximum Insurable Earnings			Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling					
1993	\$2,543,516,671	\$52,500	\$15,100	168,450	6,231	3.70%	
1994	\$2,657,792,756	\$53,900	\$14,865	178,792	6,506	3.64%	
1995	\$2,729,194,602	\$55,400	\$15,161	180,018	6,290	3.49%	
1996	\$2,769,545,445	\$55,600	\$15,191	182,320	5,462	3.00%	
1997	\$2,804,075,237	\$56,100	\$15,091	185,817	5,541	2.98%	
1998	\$3,008,721,249	\$58,200	\$15,634	192,450	5,677	2.95%	
1999	\$3,206,680,651	\$59,200	\$16,212	197,794	5,736	2.90%	

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 921 : HOTELS, MOTELS, AND CAMPING

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$390,430,350	\$52,500	\$17,299	22,569	1,026	4.55%
1994	\$407,524,574	\$53,900	\$17,835	22,849	1,126	4.93%
1995	\$427,098,051	\$55,400	\$17,971	23,766	1,110	4.67%
1996	\$437,289,523	\$55,600	\$18,398	23,769	870	3.66%
1997	\$457,793,720	\$56,100	\$18,007	25,423	828	3.26%
1998	\$491,204,257	\$58,200	\$18,656	26,330	818	3.11%
1999	\$523,523,137	\$59,200	\$19,346	27,061	825	3.05%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate
RATE GROUP 923 : JANITORIAL SERVICES

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$406,023,312	\$52,500	\$17,560	23,122	1,063	4.60%
1994	\$415,025,175	\$53,900	\$17,619	23,555	1,068	4.53%
1995	\$422,238,886	\$55,400	\$17,807	23,711	904	3.81%
1996	\$415,331,227	\$55,600	\$17,333	23,962	784	3.27%
1997	\$415,859,252	\$56,100	\$17,360	23,955	719	3.00%
1998	\$446,209,343	\$58,200	\$17,985	24,811	719	2.90%
1999	\$475,567,773	\$59,200	\$18,650	25,499	724	2.84%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 927 : SUPPLY OF CLERICAL LABOUR

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$425,907,122	\$52,500	\$18,540	22,972	134	0.58%
1994	\$526,454,337	\$53,900	\$19,208	27,408	208	0.76%
1995	\$629,907,409	\$55,400	\$18,986	33,177	151	0.46%
1996	\$713,421,855	\$55,600	\$20,950	34,054	115	0.34%
1997	\$854,184,623	\$56,100	\$21,245	40,206	149	0.37%
1998	\$916,524,418	\$58,200	\$22,010	41,641	149	0.36%
1999	\$976,827,321	\$59,200	\$22,825	42,797	149	0.35%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 929 : SUPPLY OF NON-CLERICAL LABOUR

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
			Ceiling				
1993	\$189,644,110		\$52,500	\$16,420	11,549	988	8.55%
1994	\$273,867,627		\$53,900	\$16,531	16,567	1,386	8.37%
1995	\$319,354,863		\$55,400	\$16,550	19,296	1,705	8.84%
1996	\$363,020,776		\$55,600	\$16,483	22,023	1,761	8.00%
1997	\$455,140,692		\$56,100	\$16,857	26,999	2,253	8.34%
1998	\$488,357,607		\$58,200	\$17,464	27,963	2,307	8.25%
1999	\$520,489,191		\$59,200	\$18,110	28,740	2,328	8.10%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 933 : EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$193,759,112	\$52,500	\$26,177	7,402	259	3.50%
1994	\$194,349,854	\$53,900	\$27,038	7,188	249	3.46%
1995	\$206,800,095	\$55,400	\$27,089	7,634	235	3.08%
1996	\$220,626,720	\$55,600	\$27,187	8,115	231	2.85%
1997	\$224,389,541	\$56,100	\$27,723	8,094	280	3.46%
1998	\$240,765,858	\$58,200	\$28,721	8,383	278	3.32%
1999	\$256,607,095	\$59,200	\$29,784	8,616	278	3.23%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 937 : GOLF, CURLING, AND SKIING FACILITIES

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$148,048,963	\$52,500	\$19,797	7,478	269	3.60%
1994	\$154,803,515	\$53,900	\$20,119	7,694	239	3.11%
1995	\$163,038,862	\$55,400	\$18,890	8,631	234	2.71%
1996	\$163,181,018	\$55,600	\$18,413	8,862	186	2.10%
1997	\$163,603,448	\$56,100	\$21,105	7,752	192	2.48%
1998	\$175,543,496	\$58,200	\$21,865	8,029	191	2.38%
1999	\$187,093,415	\$59,200	\$22,674	8,251	191	2.31%

1999 PREMIUM RATES

Summary of

**Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate**

RATE GROUP 944 : PERSONAL AND RECREATIONAL SERVICES

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$621,521,323	\$52,500	\$16,861	36,861	1,125	3.05%
1994	\$650,695,141	\$53,900	\$16,327	39,854	1,259	3.16%
1995	\$679,323,595	\$55,400	\$17,881	37,990	1,192	3.14%
1996	\$699,850,952	\$55,600	\$17,989	38,905	948	2.44%
1997	\$734,237,853	\$56,100	\$18,393	39,919	888	2.22%
1998	\$787,823,736	\$58,200	\$19,055	41,344	876	2.12%
1999	\$839,658,753	\$59,200	\$19,760	42,492	882	2.08%

1999 PREMIUM RATES
 Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 956 : LEGAL AND FINANCIAL SERVICES *

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1993	\$866,302,225	\$52,500	\$28,764	30,118	85	0.28%	
1994	\$857,600,688	\$53,900	\$29,744	28,833	79	0.27%	
1995	\$893,261,942	\$55,400	\$29,990	29,786	75	0.25%	
1996	\$943,051,734	\$55,600	\$30,318	31,105	57	0.18%	
1997	\$994,744,609	\$56,100	\$29,870	33,302	66	0.20%	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 958 : TECHNICAL AND BUSINESS SERVICES

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$2,332,306,503	\$52,500	\$30,195	77,240	391	0.51%
1994	\$2,375,692,003	\$53,900	\$28,340	83,829	390	0.47%
1995	\$2,667,725,043	\$55,400	\$28,951	92,145	394	0.43%
1996	\$2,842,224,465	\$55,600	\$29,525	96,266	398	0.41%
1997	\$3,178,855,119	\$56,100	\$29,640	107,248	406	0.38%
1998	\$3,410,853,182	\$58,200	\$30,707	111,076	408	0.37%
1999	\$3,635,270,933	\$59,200	\$31,844	114,161	408	0.36%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 962 : ADVERTISING AND ENTERTAINMENT

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$383,445,417	\$52,500	\$26,717	\$14,352	256	1.78%
1994	\$431,207,597	\$53,900	\$28,133	\$15,328	240	1.57%
1995	\$473,733,901	\$55,400	\$30,508	\$15,528	192	1.24%
1996	\$498,733,456	\$55,600	\$31,574	\$15,796	240	1.52%
1997	\$562,725,880	\$56,100	\$32,204	\$17,474	251	1.44%
1998	\$603,794,538	\$58,200	\$33,363	18,097	247	1.36%
1999	\$643,521,318	\$59,200	\$34,598	18,600	245	1.32%

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 975 : LINEN AND LAUNDRY SERVICES

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$171,673,303	\$52,500	\$22,440	\$7,650	339	4.43%
1994	\$171,186,870	\$53,900	\$23,661	\$7,235	376	5.20%
1995	\$176,495,799	\$55,400	\$22,448	\$7,863	318	4.04%
1996	\$173,594,977	\$55,600	\$24,325	\$7,137	257	3.60%
1997	\$176,363,338	\$56,100	\$24,173	\$7,296	257	3.52%
1998	\$189,234,624	\$58,200	\$25,043	\$7,556	260	3.44%
1999	\$201,685,353	\$59,200	\$25,970	\$7,766	261	3.36%

1999 PREMIUM RATES
 Summary of
 Insurable Earnings, Average Insurable Earnings,
 Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 977 : PARKING LOTS *

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$43,454,910	\$52,500	\$26,866	\$1,617	65	4.02%
1994	\$46,006,832	\$53,900	\$27,073	\$1,699	59	3.47%
1995	\$45,614,895	\$55,400	\$23,968	\$1,903	48	2.52%
1996	\$37,376,950	\$55,600	\$17,726	\$2,109	31	1.47%
1997	\$45,642,987	\$56,100	\$21,347	\$2,138	38	1.78%

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 981 : MEMBERSHIP ORGANIZATIONS

(CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$583,203,396	\$52,500	\$23,024	\$25,330	270	1.07%
1994	\$601,107,967	\$53,900	\$22,610	\$26,585	271	1.02%
1995	\$600,174,341	\$55,400	\$24,193	\$24,808	261	1.05%
1996	\$595,044,336	\$55,600	\$25,035	\$23,769	177	0.74%
1997	\$590,023,296	\$56,100	\$23,971	\$24,614	189	0.77%
1998	\$633,084,164	\$58,200	\$24,834	\$25,493	189	0.74%
1999	\$674,738,061	\$59,200	\$25,753	\$26,201	189	0.72%

1999 PREMIUM RATES
Summary of
Insurable Earnings, Average Insurable Earnings,
Employment, Lost Time Injuries (LTI) and LTI Rate

RATE GROUP 983 : COMMUNICATIONS INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$467,184,277	\$52,500	\$31,528	\$14,818	150	1.01%
1994	\$449,762,230	\$53,900	\$35,708	\$12,596	132	1.05%
1995	\$485,835,981	\$55,400	\$34,583	\$14,048	100	0.71%
1996	\$543,508,778	\$55,600	\$37,752	\$14,397	112	0.78%
1997	\$595,855,325	\$56,100	\$38,720	\$15,389	111	0.72%
1998	\$639,341,824	\$58,200	\$40,114	\$15,938	109	0.68%
1999	\$681,407,445	\$59,200	\$41,598	\$16,381	107	0.65%

1999 PREMIUM RATES

New Claims Cost By Rate Group

CLASS I : OTHER SERVICES

Rate Group	Description	1999 New Claims Cost		1999 Premium Rate
		Cost Index	Cost Per LTI	
905	APARTMENT AND CONDOMINIUM OPERATIONS	189%	12,157	2.51
908	OTHER REAL ESTATE OPERATIONS	133%	8,555	1.36
911	SECURITY AND INVESTIGATION SERVICES	90%	5,802	1.52
919	RESTAURANTS AND CATERING	73%	4,691	2.07
921	HOTELS, MOTELS, AND CAMPING	100%	6,439	2.43
923	JANITORIAL SERVICES	144%	9,261	3.48
927	SUPPLY OF CLERICAL LABOUR	108%	6,969	0.27
929	SUPPLY OF NON-CLERICAL LABOUR	88%	5,646	6.42
933	EQUIPMENT RENTAL AND REPAIR SERVICES	189%	12,137	3.29
937	GOLF, CURLING, AND SKIING FACILITIES	95%	6,133	1.56
944	PERSONAL AND RECREATIONAL SERVICES	117%	7,535	1.88
956 *	LEGAL AND FINANCIAL SERVICES			0.25
958	TECHNICAL AND BUSINESS SERVICES	164%	10,552	0.33
962	ADVERTISING AND ENTERTAINMENT	139%	8,957	0.88
975	LINEN AND LAUNDRY SERVICES	189%	12,158	3.76
977 *	PARKING LOTS			1.50
981	MEMBERSHIP ORGANIZATIONS	132%	8,494	0.61
983	COMMUNICATIONS INDUSTRIES	111%	7,133	0.27
	CLASS I		6,428	1.42

Note

Cost index indicates the relative costliness of the claims of a rate group as compared to those of its class

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

CLASS I : OTHER SERVICES

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.242	0.180
	Total	0.242	0.180
B.2	Legislative Obligations		-
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.021	0.015
	Mine Rescue	0.000	0.000
	Total	0.040	0.029
B.3	Accident Prevention		
	Safe Workplace Association	0.024	0.024
	Total	0.024	0.024
B.4	TOTAL OVERHEAD EXPENSES	0.305	0.234
	a) Relief	0.088	
	b) Transfer Charge	0.016	
B.5	NET OVERHEAD EXPENSES	0.234	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 905 : APARTMENT AND CONDOMINIUM OPERATIONS

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.310	0.319
	Total	0.310	0.319
B.2	Legislative Obligations		
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.008	0.009
	Office of Employer Advisor	0.003	0.003
	OHSA	0.028	0.028
	Mine Rescue	0.000	0.000
	Total	0.052	0.053
B.3	Accident Prevention		
	IAPA	0.037	0.037
	Total	0.037	0.037
B.4	TOTAL OVERHEAD EXPENSES	0.398	0.410
	a) Relief	0.000	
	b) Transfer Charge	0.011	
B.5	NET OVERHEAD EXPENSES	0.410	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 908 : OTHER REAL ESTATE OPERATIONS

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.237</u>	<u>0.172</u>
	Total	0.237	0.172
B.2	Legislative Obligations		
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.001
	OHSA	0.021	0.015
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.039	0.028
B.3	Accident Prevention		
	IAPA	<u>0.028</u>	<u>0.028</u>
	Total	<u>0.028</u>	<u>0.028</u>
B.4	TOTAL OVERHEAD EXPENSES	0.305	0.229
	a) Relief	0.076	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.229	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 911 : SECURITY AND INVESTIGATION SERVICES

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.247</u>	<u>0.193</u>
	Total	0.247	0.193
B.2	Legislative Obligations		
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.007	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.022	0.017
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.041	0.032
B.3	Accident Prevention		
	IAPA	<u>0.029</u>	<u>0.029</u>
	Total	<u>0.029</u>	<u>0.029</u>
B.4	TOTAL OVERHEAD EXPENSES	0.317	0.254
	a) Relief	0.064	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.254	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 919 : RESTAURANTS AND CATERING

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.282	0.264
	Total	0.282	0.264
B.2	Legislative Obligations		
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.008	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.025	0.023
	Mine Rescue	0.000	0.000
	Total	0.047	0.044
B.3	Accident Prevention		
	OSSA	0.026	0.026
	Total	0.026	0.026
B.4	TOTAL OVERHEAD EXPENSES	0.356	0.334
	a) Relief	0.021	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.334	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 921 : HOTELS, MOTELS, AND CAMPING

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.305</u>	<u>0.310</u>
	Total	0.305	0.310
B.2	Legislative Obligations		
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.008	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.027	0.028
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.051	0.051
B.3	Accident Prevention		
	OSSA	<u>0.029</u>	<u>0.029</u>
	Total	<u>0.029</u>	<u>0.029</u>
B.4	TOTAL OVERHEAD EXPENSES	0.385	0.391
	a) Relief	0.000	
	b) Transfer Charge	<u>0.006</u>	
B.5	NET OVERHEAD EXPENSES	0.391	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 923 : JANITORIAL SERVICES

(CLASS I : OTHER SERVICES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.372	0.444
	Total	0.372	0.444
B.2	Legislative Obligations		
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.010	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.033	0.040
	Mine Rescue	0.000	0.000
	Total	0.062	0.074
B.3	Accident Prevention		
	IAPA	0.045	0.045
	Total	0.045	0.045
B.4	TOTAL OVERHEAD EXPENSES	0.478	0.562
	a) Relief	0.000	
	b) Transfer Charge	0.084	
B.5	NET OVERHEAD EXPENSES	0.562	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 927 : SUPPLY OF CLERICAL LABOUR

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.168</u>	<u>0.033</u>
	Total	0.168	0.033
B.2	Legislative Obligations		
	WSIAT	0.007	0.001
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.015	0.003
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.028	0.005
B.3	Accident Prevention		
	OSSA	<u>0.013</u>	<u>0.013</u>
	Total	<u>0.013</u>	<u>0.013</u>
B.4	TOTAL OVERHEAD EXPENSES	0.208	0.052
	a) Relief	0.157	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.052	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 929 : SUPPLY OF NON-CLERICAL LABOUR

(CLASS I : OTHER SERVICES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.558	0.820
	Total	0.558	0.820
B.2	Legislative Obligations		
	WSIAT	0.023	0.034
	Office of Worker Advisor	0.015	0.022
	Office of Employer Advisor	0.005	0.007
	OHSa	0.050	0.073
	Mine Rescue	0.000	0.000
	Total	0.094	0.136
B.3	Accident Prevention		
	IAPA	0.068	0.068
	Total	0.068	0.068
B.4	TOTAL OVERHEAD EXPENSES	0.719	1.025
	a) Relief	0.000	
	b) Transfer Charge	0.306	
B.5	NET OVERHEAD EXPENSES	1.025	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 933 : EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.360</u>	<u>0.420</u>
	Total	0.360	0.420
B.2	Legislative Obligations		
	WSIAT	0.015	0.017
	Office of Worker Advisor	0.010	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.032	0.037
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.060	0.070
B.3	Accident Prevention		
	OSSA	<u>0.035</u>	<u>0.035</u>
	Total	<u>0.035</u>	<u>0.035</u>
B.4	TOTAL OVERHEAD EXPENSES	0.455	0.526
	a) Relief	0.000	
	b) Transfer Charge	<u>0.071</u>	
B.5	NET OVERHEAD EXPENSES	0.526	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 937 : GOLF, CURLING, AND SKIING FACILITIES

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.251</u>	<u>0.199</u>
	Total	0.251	0.199
B.2	Legislative Obligations		
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.007	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.022	0.018
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.042	0.033
B.3	Accident Prevention		
	OSSA	<u>0.022</u>	<u>0.022</u>
	Total	<u>0.022</u>	<u>0.022</u>
B.4	TOTAL OVERHEAD EXPENSES	0.315	0.254
	a) Relief	0.061	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.254	

1999 PREMIUM RATES SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 944 : PERSONAL AND RECREATIONAL SERVICES

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.271	0.240
	Total	0.271	0.240
B.2	Legislative Obligations		
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.007	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.024	0.021
	Mine Rescue	0.000	0.000
	Total	0.045	0.040
B.3	Accident Prevention		
	OSSA	0.025	0.025
	Total	0.025	0.025
B.4	TOTAL OVERHEAD EXPENSES	0.340	0.304
	a) Relief	0.036	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.304	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 956 : LEGAL AND FINANCIAL SERVICES *

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		.
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSAA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	OSSA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.049
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.049	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 958 : TECHNICAL AND BUSINESS SERVICES

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.173</u>	<u>0.040</u>
	Total	0.173	0.040
B.2	Legislative Obligations		
	WSIAT	0.007	0.002
	Office of Worker Advisor	0.005	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.015	0.004
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.029	0.007
B.3	Accident Prevention		
	IAPA	<u>0.020</u>	<u>0.020</u>
	Total	<u>0.020</u>	<u>0.020</u>
B.4	TOTAL OVERHEAD EXPENSES	0.222	0.066
	a) Relief	0.156	
	b) Transfer Charge	<u>0.000</u>	
B.5	NET OVERHEAD EXPENSES	0.066	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 962 : ADVERTISING AND ENTERTAINMENT

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.207	0.111
	Total	0.207	0.111
B.2	Legislative Obligations		
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.006	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.018	0.010
	Mine Rescue	0.000	0.000
	Total	0.034	0.018
B.3	Accident Prevention		
	OSSA	0.018	0.018
	Total	0.018	0.018
B.4	TOTAL OVERHEAD EXPENSES	0.259	0.147
	a) Relief	0.112	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.147	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 975 : LINEN AND LAUNDRY SERVICES

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.389</u>	<u>0.480</u>
	Total	0.389	0.480
B.2	Legislative Obligations		
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.003	0.004
	OHSA	0.035	0.043
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.065	0.079
B.3	Accident Prevention		
	IAPA	<u>0.047</u>	<u>0.047</u>
	Total	<u>0.047</u>	<u>0.047</u>
B.4	TOTAL OVERHEAD EXPENSES	0.501	0.606
	a) Relief	0.000	
	b) Transfer Charge	<u>0.106</u>	
B.5	NET OVERHEAD EXPENSES	0.606	

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 977 : PARKING LOTS *

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative		
	Total		
B.2	Legislative Obligations		
	WSIAT		
	Office of Worker Advisor		
	Office of Employer Advisor		
	OHSA		
	Mine Rescue		
	Total		
B.3	Accident Prevention		
	IAPA		
	Total		
B.4	TOTAL OVERHEAD EXPENSES		0.254
	a) Relief		
	b) Transfer Charge		
B.5	NET OVERHEAD EXPENSES	0.254	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 981 : MEMBERSHIP ORGANIZATIONS

(CLASS I : OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.191</u>	<u>0.077</u>
	Total	0.191	0.077
B.2	Legislative Obligations		
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.005	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.017	0.007
	Mine Rescue	<u>0.000</u>	<u>0.000</u>
	Total	0.032	0.013
B.3	Accident Prevention		
	OSSA	<u>0.016</u>	<u>0.016</u>
	Total	<u>0.016</u>	<u>0.016</u>
B.4	TOTAL OVERHEAD EXPENSES	0.238	0.105
	a) Relief	0.133	
	b) Transfer Charge	<u><u>0.000</u></u>	
B.5	NET OVERHEAD EXPENSES	0.105	

**1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 983 : COMMUNICATIONS INDUSTRIES

(CLASS I : OTHER SERVICES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.171	0.038
	Total	0.171	0.038
B.2	Legislative Obligations		
	WSIAT	0.007	0.002
	Office of Worker Advisor	0.005	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Total	0.013	0.003
B.3	Accident Prevention		
	N/A **	0.000	0.000
	Total	0.000	0.000
B.4	TOTAL OVERHEAD EXPENSES	0.184	0.041
	a) Relief	0.143	
	b) Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.041	

** No Safe Workplace Association Charge For Federally Regulated Employers

1999 PREMIUM RATE COMPONENTS

CLASS I: OTHER SERVICES

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.575		0.693		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.110		0.179		
b. Transfer Charge	0.118		0.211		
	<u>0.583</u>	41%	<u>0.725</u>	46%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.242		0.269		
2. Legislative Obligations	0.040		0.044		
3. Accident Prevention	0.024		0.026		
4. TOTAL OVERHEAD EXPENSES	<u>0.305</u>		<u>0.338</u>		
a. Relief	0.088		0.107		
b. Transfer Charge	0.016		0.053		
5. NET OVERHEAD EXPENSES	<u>0.234</u>	16%	<u>0.284</u>	18%	
C. UNFUNDED LIABILITY					
	0.234	42%	0.581	37%	
	<u>0.600</u>				
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.42</u>	100%	<u>1.59</u>	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 905 : APARTMENT AND CONDOMINIUM OPERATIONS

(CLASS I : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.025		1.200		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.199		0.367		
b. Transfer Charge	0.210		0.366		
	<u>1.035</u>	41%	<u>1.199</u>	1.199	44%
3. NET NEW CLAIMS COST					
1. WSIB Administrative	0.310		0.340		
2. Legislative Obligations	0.052		0.056		
3. Accident Prevention	0.037		0.043		
	<u>0.398</u>		<u>0.439</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.080		
b. Transfer Charge	0.011		0.116		
	<u>0.410</u>	16%	<u>0.475</u>	0.475	18%
5. NET OVERHEAD EXPENSES					
	<u>1.065</u>	42%	<u>1.036</u>	1.036	38%
C. UNFUNDED LIABILITY					
	<u>2.51</u>	100%	<u>2.71</u>	2.71	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 908 : OTHER REAL ESTATE OPERATIONS

(CLASS I : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.558		0.687		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.115		0.202		
b. Transfer Charge	0.114		0.209		
3. NET NEW CLAIMS COST	0.558	41%	0.694	0.694	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.237		0.265		
2. Legislative Obligations	0.039		0.044		
3. Accident Prevention	0.028		0.033		
4. TOTAL OVERHEAD EXPENSES	0.305		0.342		
a. Relief	0.076		0.058		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.229	17%	0.284	0.284	18%
C. UNFUNDED LIABILITY	0.574	42%	0.602	0.602	38%
D. TOTAL PREMIUM RATE (A+B+C)	1.36	100%	1.58	1.58	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 911 : SECURITY AND INVESTIGATION SERVICES

(CLASS I : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.622		0.699		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.126		0.178		
b. Transfer Charge	0.127		0.213		
	<u>0.624</u>	41%	<u>0.734</u>	0.734	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.247		0.270		
2. Legislative Obligations	0.041		0.044		
3. Accident Prevention	0.029		0.033		
	<u>0.317</u>		<u>0.347</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.064		0.051		
b. Transfer Charge	0.000		0.000		
	<u>0.254</u>	17%	<u>0.297</u>	0.297	18%
5. NET OVERHEAD EXPENSES		42%		0.630	38%
C. UNFUNDED LIABILITY					
	<u>0.642</u>				
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.52</u>	100%	<u>1.66</u>		100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 919 : RESTAURANTS AND CATERING

(CLASS I : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.847		0.991		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.165		0.240		
b. Transfer Charge	0.173		0.302		
	<u>0.856</u>	41%	<u>1.054</u>	1.054	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.282		0.318		
2. Legislative Obligations	0.047		0.052		
3. Accident Prevention	0.026		0.028		
4. TOTAL OVERHEAD EXPENSES	<u>0.356</u>		<u>0.399</u>		
a. Relief	0.021		0.102		
b. Transfer Charge	0.000		0.111		
5. NET OVERHEAD EXPENSES	<u>0.334</u>	16%	<u>0.408</u>	0.408	17%
C. UNFUNDED LIABILITY	0.880	43%	0.909	0.909	38%
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.07</u>	100%	<u>2.37</u>	2.37	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 921 : HOTELS, MOTELS, AND CAMPING

(CLASS I : OTHER SERVICES)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.023		1.236	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.227		0.324	
b. Transfer Charge	0.209		0.377	
	<u>1.006</u>	41%	<u>1.289</u>	45%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.305		0.352	
2. Legislative Obligations	0.051		0.058	
3. Accident Prevention	0.029		0.031	
4. TOTAL OVERHEAD EXPENSES	<u>0.385</u>		<u>0.442</u>	
a. Relief	0.000		0.066	
b. Transfer Charge	0.006		0.119	
5. NET OVERHEAD EXPENSES	<u>0.391</u>	16%	<u>0.495</u>	17%
C. UNFUNDED LIABILITY	1.034	43%	1.106	38%
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.43</u>	100%	<u>2.89</u>	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 923 : JANITORIAL SERVICES

(CLASS I : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.426		1.781		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.279		0.541		
b. Transfer Charge	0.292		0.543		
	<u>1.438</u>	41%	<u>1.783</u>	1.783	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.372		0.426		
2. Legislative Obligations	0.062		0.070		
3. Accident Prevention	0.045		0.054		
4. TOTAL OVERHEAD EXPENSES	<u>0.478</u>		<u>0.550</u>		
a. Relief	0.000		0.068		
b. Transfer Charge	0.084		0.213		
5. NET OVERHEAD EXPENSES	<u>0.562</u>	16%	<u>0.695</u>	0.695	17%
C. UNFUNDED LIABILITY		43%		1.532	38%
	<u>1.479</u>				
D. TOTAL PREMIUM RATE (A+B+C)	<u>3.48</u>	100%	<u>4.01</u>		100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 927 : SUPPLY OF CLERICAL LABOUR

(CLASS 1 : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.107		0.156		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.021		0.035		
b. Transfer Charge	0.022		0.048		
3. NET NEW CLAIMS COST	<u>0.107</u>	0.107	<u>0.169</u>	0.169	43%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.168		0.186		
2. Legislative Obligations	0.028		0.030		
3. Accident Prevention	0.013		0.014		
4. TOTAL OVERHEAD EXPENSES	<u>0.208</u>		<u>0.231</u>		
a. Relief	0.157		0.156		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	<u>0.052</u>	0.052	<u>0.075</u>	0.075	19%
C. UNFUNDED LIABILITY	0.111	0.111	0.146	0.146	37%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>0.27</u></u>	100%	<u><u>0.39</u></u>	100%	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 929 : SUPPLY OF NON-CLERICAL LABOUR

(CLASS 1 : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.550		3.109		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.412		0.674		
b. Transfer Charge	0.522		0.947		
	<u>2.660</u>	41%	<u>3.382</u>	3.382	64%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.558		0.665		
2. Legislative Obligations	0.094		0.110		
3. Accident Prevention	0.068		0.063		
	<u>0.719</u>		<u>0.838</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.000		
b. Transfer Charge	0.306		0.344		
	<u>1.025</u>		<u>1.182</u>		
5. NET OVERHEAD EXPENSES					
	1.025	16%	1.182	1.182	22%
	<u>2.735</u>	43%	<u>0.716</u>	0.716	14%
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)					
	<u>6.42</u>	100%	<u>5.28</u>	5.28	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 933 : EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.327		1.357		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.236		0.392		
b. Transfer Charge	0.272		0.414		
	<u>1.363</u>	41%	<u>1.379</u>	1.379	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.360		0.366		
2. Legislative Obligations	0.060		0.060		
3. Accident Prevention	0.035		0.033		
	<u>0.455</u>		<u>0.459</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.053		
b. Transfer Charge	0.071		0.123		
	<u>0.526</u>	16%	<u>0.528</u>	0.528	17%
5. NET OVERHEAD EXPENSES		43%		<u>1.183</u>	38%
C. UNFUNDED LIABILITY					
	<u>1.401</u>				
D. TOTAL PREMIUM RATE (A+B+C)	<u>3.29</u>	100%	<u>3.09</u>		100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 937 : GOLF, CURLING, AND SKIING FACILITIES

(CLASS I : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.634		0.831		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.120		0.238		
b. Transfer Charge	0.130		0.253		
3. NET NEW CLAIMS COST	0.644	41%	0.846	0.846	45%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.251		0.286		
2. Legislative Obligations	0.042		0.047		
3. Accident Prevention	0.022		0.025		
4. TOTAL OVERHEAD EXPENSES	0.315		0.358		
a. Relief	0.061		0.030		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.254	16%	0.329	0.329	17%
C. UNFUNDED LIABILITY	0.662	42%	0.725	0.725	38%
D. TOTAL PREMIUM RATE (A+B+C)	1.56	100%	1.90	1.90	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 944 : PERSONAL AND RECREATIONAL SERVICES

(CLASS I : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.801		0.951		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.188		0.288		
b. Transfer Charge	0.164		0.290		
	<u>0.777</u>	41%	<u>0.952</u>	0.952	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.271		0.303		
2. Legislative Obligations	0.045		0.050		
3. Accident Prevention	0.025		0.026		
4. TOTAL OVERHEAD EXPENSES	<u>0.340</u>		<u>0.379</u>		
a. Relief	0.036		0.010		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	<u>0.304</u>	16%	<u>0.369</u>	0.369	17%
C. UNFUNDED LIABILITY	0.799	42%	0.819	0.819	38%
	<u>1.88</u>	100%	<u>2.14</u>	2.14	100%
D. TOTAL PREMIUM RATE (A+B+C)					

1999 PREMIUM RATE COMPONENTS

RATE GROUP 956 : LEGAL AND FINANCIAL SERVICES *

(CLASS 1 : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge	0.099	40%	0.124	43%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge	0.049	20%	0.058	20%	
5. NET OVERHEAD EXPENSES	0.102	41%	0.107	37%	
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	0.25	100%	0.29	100%	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 958 : TECHNICAL AND BUSINESS SERVICES

(CLASS I : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.121		0.176		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.016		0.035		
b. Transfer Charge	0.025		0.054		
3. NET NEW CLAIMS COST	0.130	39%	0.195	0.195	42%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.173		0.192		
2. Legislative Obligations	0.029		0.031		
3. Accident Prevention	0.020		0.023		
4. TOTAL OVERHEAD EXPENSES	0.222		0.246		
a. Relief	0.156		0.152		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.066	20%	0.094	0.094	20%
C. UNFUNDED LIABILITY	0.134	41%	0.172	0.172	37%
D. TOTAL PREMIUM RATE (A+B+C)	0.33	100%	0.46	0.46	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 962 : ADVERTISING AND ENTERTAINMENT

(CLASS I : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.345		0.389		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.055		0.085		
b. Transfer Charge	0.071	41%	0.118	44%	
3. NET NEW CLAIMS COST	0.361		0.422		
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.207		0.225		
2. Legislative Obligations	0.034		0.037		
3. Accident Prevention	0.018		0.018		
4. TOTAL OVERHEAD EXPENSES	0.259		0.280		
a. Relief	0.112		0.109		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.147	17%	0.171	18%	
C. UNFUNDED LIABILITY	0.372	42%	0.366	38%	
D. TOTAL PREMIUM RATE (A+B+C)	0.88	100%	0.96	100%	

1999 PREMIUM RATE COMPONENTS

RATE GROUP 975 : LINEN AND LAUNDRY SERVICES

(CLASS I : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.588		1.591		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.358		0.475		
b. Transfer Charge	0.325		0.485		
	<u>1.555</u>	41%	<u>1.601</u>	1.601	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.389		0.400		
2. Legislative Obligations	0.065		0.066		
3. Accident Prevention	0.047		0.051		
	<u>0.501</u>		<u>0.516</u>		
4. TOTAL OVERHEAD EXPENSES					
a. Relief	0.000		0.020		
b. Transfer Charge	0.106		0.131		
	<u>0.606</u>	16%	<u>0.627</u>	0.627	17%
5. NET OVERHEAD EXPENSES		43%		1.382	38%
	<u>1.599</u>				
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>3.76</u>	100%	<u>3.61</u>		100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 977 : PARKING LOTS *

(CLASS 1 : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST					
2. Second Injury Enhancement Fund (SIEF)					
a. Relief					
b. Transfer Charge					
3. NET NEW CLAIMS COST	0.614	41%	0.916		44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative					
2. Legislative Obligations					
3. Accident Prevention					
4. TOTAL OVERHEAD EXPENSES					
a. Relief					
b. Transfer Charge					
5. NET OVERHEAD EXPENSES	0.254 0.632	17% 42%	0.375 0.789	18% 38%	
C. UNFUNDED LIABILITY					
D. TOTAL PREMIUM RATE (A+B+C)	<u>1.50</u>	<u>100%</u>	<u>2.08</u>	<u>100%</u>	

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

1999 PREMIUM RATE COMPONENTS

RATE GROUP 981 : MEMBERSHIP ORGANIZATIONS

(CLASS I : OTHER SERVICES)

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.242		0.302		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.043		0.086		
b. Transfer Charge	0.050		0.092		
3. NET NEW CLAIMS COST	0.249	41%	0.307	0.307	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.191		0.207		
2. Legislative Obligations	0.032		0.034		
3. Accident Prevention	0.016		0.017		
4. TOTAL OVERHEAD EXPENSES	0.238		0.257		
a. Relief	0.133		0.130		
b. Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.105	17%	0.127	0.127	18%
C. UNFUNDED LIABILITY	0.256	42%	0.265	0.265	38%
D. TOTAL PREMIUM RATE (A+B+C)	0.61	100%	0.70	0.70	100%

1999 PREMIUM RATE COMPONENTS

RATE GROUP 983 : COMMUNICATIONS INDUSTRIES

(CLASS I : OTHER SERVICES)

Component	1999 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	1998 Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.114		0.154	
2. Second Injury Enhancement Fund (SIEF)				
a. Relief	0.024		0.051	
b. Transfer Charge	0.023		0.047	
	<u>0.113</u>	42%	<u>0.149</u>	45%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.171		0.183	
2. Legislative Obligations	0.013		0.014	
3. Accident Prevention	0.000		0.000	
	<u>0.184</u>		<u>0.197</u>	
4. TOTAL OVERHEAD EXPENSES	0.143		0.144	
a. Relief	0.000		0.000	
b. Transfer Charge	<u>0.041</u>	15%	<u>0.053</u>	16%
5. NET OVERHEAD EXPENSES	0.116	43%	0.128	39%
C. UNFUNDED LIABILITY				
	<u>0.27</u>	100%	<u>0.33</u>	100%
D. TOTAL PREMIUM RATE (A+B+C)				

1999 PREMIUM RATES
Summary of Premium Rate Components By Rate Group
Per \$100 Insurable Earnings

CLASS I : OTHER SERVICES

Rate Group	Description	New Claims Cost	Overhead	Unfunded Liability	Premium Rate
905	APARTMENT AND CONDOMINIUM OPERATIONS	1.04	0.41	1.06	2.51
908	OTHER REAL ESTATE OPERATIONS	0.56	0.23	0.57	1.36
911	SECURITY AND INVESTIGATION SERVICES	0.62	0.25	0.64	1.52
919	RESTAURANTS AND CATERING	0.86	0.33	0.88	2.07
921	HOTELS, MOTELS, AND CAMPING	1.01	0.39	1.03	2.43
923	JANITORIAL SERVICES	1.44	0.56	1.48	3.48
927	SUPPLY OF CLERICAL LABOUR	0.11	0.05	0.11	0.27
929	SUPPLY OF NON-CLERICAL LABOUR	2.66	1.03	2.73	6.42
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.36	0.53	1.40	3.29
937	GOLF, CURLING, AND SKIING FACILITIES	0.64	0.25	0.66	1.56
944	PERSONAL AND RECREATIONAL SERVICES	0.78	0.30	0.80	1.88
956	* LEGAL AND FINANCIAL SERVICES	0.10	0.05	0.10	0.25
958	TECHNICAL AND BUSINESS SERVICES	0.13	0.07	0.13	0.33
962	ADVERTISING AND ENTERTAINMENT	0.36	0.15	0.37	0.88
975	LINEN AND LAUNDRY SERVICES	1.55	0.61	1.60	3.76
977	* PARKING LOTS	0.61	0.25	0.63	1.50
981	MEMBERSHIP ORGANIZATIONS	0.25	0.11	0.26	0.61
983	COMMUNICATIONS INDUSTRIES	0.11	0.04	0.12	0.27
CLASS I		0.58	0.23	0.60	1.42

* 1999 Target Rate Derived On A Manual Basis (See Appendix)

Section S

Schedule 1

Supporting Rate Exhibits

1999 PREMIUM RATES

Summary of

Insurable Earnings, Average Insurable Earnings, Employment, Lost Time Injuries (LTI) and LTI Rate

SCHEDULE 1

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1993	\$81,110,147,616	\$52,500	\$27,553	2,943,830	106,920	3.63%
1994	\$82,882,753,351	\$53,900	\$27,372	3,028,002	108,586	3.59%
1995	\$86,066,136,331	\$55,400	\$27,720	3,104,825	103,396	3.33%
1996	\$87,515,684,158	\$55,600	\$27,972	3,128,673	89,619	2.86%
1997	\$91,108,139,483	\$56,100	\$28,076	3,245,073	88,992	2.74%
1998	\$95,442,441,766	\$58,200	\$28,813	3,312,441	88,661	2.68%
1999	\$100,150,684,873	\$59,200	\$29,622	3,380,963	88,820	2.63%

1999 PREMIUM RATES
New Claims Cost by Class

Class	Description	1999 Cost Per LTI	1999 Premium Rate
A	FOREST PRODUCTS	22,447	4.01
B	MINING AND RELATED INDUSTRIES	50,414	5.36
C	OTHER PRIMARY INDUSTRIES	10,777	4.99
D	MANUFACTURING	10,913	2.38
E	TRANSPORTATION AND STORAGE	11,995	4.84
F	RETAIL AND WHOLESALE TRADES	7,998	1.74
G	CONSTRUCTION	33,427	7.41
H	GOVERNMENT AND RELATED SERVICES	7,715	1.20
I	OTHER SERVICES	6,428	1.42
	SCHEDULE 1	11,107	2.42

1999 PREMIUM RATES
SUB COMPONENTS OF OVERHEAD EXPENSES

SCHEDULE 1

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u>	<u>Overhead Expenses</u>	<u>Before</u>	<u>After</u>
<u>Component</u>	<u>Sub Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	<u>0.304</u>	<u>0.304</u>
	Total	0.304	0.304
B.2	Legislative Obligations		
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.008	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.025	0.025
	Mine Rescue	<u>0.002</u>	<u>0.002</u>
	Total	0.051	0.050
B.3	Accident Prevention		
	Safe Workplace Association	<u>0.046</u>	<u>0.046</u>
	Total	<u>0.046</u>	<u>0.046</u>
B.4	TOTAL OVERHEAD EXPENSES	0.401	0.401
	a) Relief	0.056	
	b) Transfer Charge	<u>0.056</u>	
B.5	NET OVERHEAD EXPENSES	0.401	

1999 PREMIUM RATE COMPONENTS

SCHEDULE 1

Component	1999		1998		Percentage Of 1998 Target Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1999 Target Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage Of 1998 Target Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.996		1.083		
2. Second Injury Enhancement Fund (SIEF)					
a. Relief	0.204		0.330		
b. Transfer Charge	0.204		0.330		
	<u>0.996</u>	41%	<u>1.083</u>	1.083	42%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.304		0.322		
2. Legislative Obligations	0.051		0.054		
3. Accident Prevention	0.046		0.049		
4. TOTAL OVERHEAD EXPENSES	<u>0.401</u>		<u>0.424</u>		
a. Relief	0.056		0.079		
b. Transfer Charge	0.056		0.079		
5. NET OVERHEAD EXPENSES	<u>0.401</u>		<u>0.424</u>		16%
C. UNFUNDED LIABILITY					
	0.401	17%	0.424	0.424	42%
	<u>1.022</u>	42%	<u>1.082</u>	1.082	
D. TOTAL PREMIUM RATE (A+B+C)	<u>2.42</u>	100%	<u>2.59</u>	2.59	100%

1999 PREMIUM RATES
Summary of Premium Rate Components By Class
Per \$100 Insurable Earnings

Class	Description	New Claims Cost	Overhead	Unfunded Liability	Premium Rate
A	FOREST PRODUCTS	1.60	0.75	1.65	4.01
B	MINING AND RELATED INDUSTRIES	2.17	0.97	2.23	5.36
C	OTHER PRIMARY INDUSTRIES	2.04	0.86	2.10	4.99
D	MANUFACTURING	0.98	0.39	1.01	2.38
E	TRANSPORTATION AND STORAGE	2.02	0.75	2.07	4.84
F	RETAIL AND WHOLESALE TRADES	0.72	0.28	0.74	1.74
G	CONSTRUCTION	3.05	1.21	3.14	7.41
H	GOVERNMENT AND RELATED SERVICE	0.48	0.22	0.50	1.20
I	OTHER SERVICES	0.58	0.23	0.60	1.42
	SCHEDULE 1	1.00	0.40	1.02	2.42

Appendix

Premium Rates

Derived On A Manual Basis

1999 PREMIUM RATES MANUAL

APPENDIX

Premium Rates Derived On A Manual Basis

1. Introduction

Ideally, each rate group defined in the Workplace Safety and Insurance Board's classification scheme should be credible, that is, large enough so that reasonably reliable estimates can be made for deriving premium rates from a rate group's own claims experience. Although generally the case, particular industries or services in Ontario can decline substantially as the economy undergoes change and this can lead to a situation where a previously credible rate group becomes non-credible. Therefore, as part of the ongoing activity of ratemaking, the credibility of rate groups is monitored by the Workplace Safety and Insurance Board (WSIB).

When the WSIB is concerned that a particular rate group not only has become non-credible but also that its covered industries or services are unlikely to rebound in the near future, the WSIB may consider effectively removing such a rate group from the classification scheme through some form of rate group merger, as of a specified date. Employers in the affected industries or services still would be insured, but under another rate group instead.

Since the original development of the WSIB's current classification scheme, which was introduced in 1993, a number of rate groups have become non-credible. Data supporting the 1999 premium rates shows that, currently, 42 of the WSIB's rate groups are not fully credible for the purpose of ratemaking. The credibility level of these rate groups falls over a wide range. For instance, seven of them are nearly credible, in that they have a credibility factor of 95% or more and, on the opposite end of the scale, there are four small rate groups with a credibility factor of 60% or less.

As was the case in previous years, a number of rate groups have had their premium rates derived manually because of the issue of credibility. In fact, the 1999 premium rates for the 42 non-credible rate groups were derived on a manual basis. Obtaining premium rates in this manner is considered an interim measure only.

It is possible that the experience of some of these rate groups may naturally return to a fully credible level, eliminating the need for manual processing. However, it is expected that for many of these rate groups, the lack of credibility would need to be addressed more formally by the WSIB, likely through a number of reclassifications.

2. Mining Reclassification For 1999

Class B : *Mining and Related Services* has comprised of nine rate groups since 1993, when this class was established as part of the WSIB's classification scheme. However, over the years a number of these rate groups have become non-credible. For the 1999 premium rates, therefore, the credibility issue has been addressed to a large extent through a reclassification of the mining rate groups.

Following consultations with the mining industry, effective for 1999 the WSIB has reduced the number of rate groups in Class B : *Mining and Related Services* by four, from nine to five. This, in turn, has reduced the total number of rate groups in Schedule 1 from 219 to 215. This change has been achieved through a number of mergers.

The table on the following page shows a comparison of the rate groups in Class B : *Mining and Related Services* before and after the reclassification.

Reclassification Of Class B : Mining and Related Services

Rate Groups In Effect For 1998 (Before Reclassification)		Rate Groups In Effect For 1999 (After Reclassification)	
Rate Group	Description	Rate Group	Description
110	Gold Mines	110	Gold Mines
113	Nickel Mines	113	Nickel Mines
117	Uranium Mines *	119	Other Mines
119	Other Mines	131	Quarrying
131	Quarrying	134	Sand and Gravel Pits
134	Sand and Gravel Pits		
136	Drilling and Mining Contractors *		
139	Diamond Drilling *		
141	Prospecting and Development *		

* Rate group inactivated December 31, 1998

To clarify the table above, Rate Group 117 : *Uranium Mines*, Rate Group 136 : *Drilling and Mining Contractors*, Rate Group 139 : *Diamond Drilling*, and Rate Group 141 : *Prospecting and Development* all become inactive as of the end of 1998 (i.e. closed in the future). This means that any employer's business activities that would have come under any of these four rate groups during 1998 are to be classified instead under Rate Group 110 : *Gold Mines*, Rate Group 113 : *Nickel Mines*, or Rate Group 119 : *Other Mines* as appropriate beginning in 1999.

The effect of this change is that the three mining rate groups 110, 113 and 119 become larger than they would have been without the reclassification. Note that this reclassification does not involve Rate Group 131 : *Quarrying* or Rate Group 134 : *Sand and Gravel Pits*.

Due to the mining reclassification, the 1999 premium rates for Rate Group 110 : *Gold Mines*, Rate Group 113 : *Nickel Mines*, and Rate Group 119 : *Other Mines* were derived manually based on the expected new composition of these rate groups after the reclassification. The manual derivation process included an estimation of the experience of these three rate groups under their new configuration. This can be seen in Section B of this Premium Rates Manual, where historical experience for each of these rate groups is shown on an approximate basis as it might have been, had this reclassification been in effect for the entire period from 1993 through 1997. This estimated experience forms the basis of their 1999 premium rates.

A comparison of the 1998 and 1999 premium rates for the three mining rate groups with manually derived premium rates for 1999 due to the mining reclassification is shown below.

Mining Rate Groups Affected By The Mining Reclassification

Rate Group	Description	1998 Premium Rate	1999 Credibility	1999 Premium Rate
110	Gold Mines	5.62	127%	5.49
113	Nickel Mines	5.07	143%	5.39
119	Other Mines	3.87	99%	4.13

Over the coming years, actual experience will be recorded under the new rate group configuration for Class B : *Mining and Related Services*. As each new year of "actual" rate group experience becomes available it will replace an older year of "estimated" rate group experience, until all years of historical experience used in determining the premium rates for the three mining rate groups listed in the table above are on an actual basis.

As part of the mining reclassification, the classification units defining the rate groups of Class B : *Mining and Related Services* also have been changed for 1999. Please refer to Section 4 near the front of this Premium Rates Manual where the revised list of mining classification units is provided. Note also that corresponding updates to the WSIB's Employer Classification Manual will come into effect for 1999.

3. 1999 Premium Rates Derived On A Combined Basis

In a continuation of the approach used in previous years, one non-credible rate group had its 1999 premium rate derived manually using the combined experience of its own rate group paired with that of another rate group.

The credibility of Rate Group 438 : *Recreational Vehicles and Trailers* for 1999 is 22%. Due to this low credibility, its experience was combined with that of fully credible Rate Group 421 : *Other Motor Vehicle Parts and Equipment* resulting in a 1999 premium rate of \$2.36. Both of these rate groups are in Class D : *Manufacturing*.

4. 1999 Premium Rates Derived Using A Weighted Average Approach

For the remainder of the non-credible rate groups, a uniform approach has been applied in deriving premium rates for 1999. First, an "estimate" of the 1999 premium rate was made based on the insufficient information at hand (i.e. the non-credible experience of the rate group). Then, in order to provide both a measure of rate stability and a reasonable rate, the "estimate" for 1999 was blended with the rate group's premium rate from the previous year, yielding its 1999 premium rate.

The degree of blending was based on the level of credibility of the recent experience of the non-credible rate group and results in the rate group's manually derived 1999 premium rate lying between its 1998 premium rate and its "estimate" for 1999. A nearly credible rate group's 1999 premium rate would be very close to, or possibly equal to its "estimate" and, consequently, the premium rate would be largely reflective of recent experience. On the other hand, a rate group with a lower level of credibility would have less weight given to its most recent experience, and therefore a little less to its "estimate" and a little more to its 1998 premium rate.

An analysis of recent experience, although limited under the new classification scheme, indicates that the resulting premium rates are reasonable considering the class rates are the prime drivers of the rates for the individual rate groups.

The table below shows the key elements of this approach for each applicable rate group. Note that the two rate groups from Class B : *Mining and Related Services* that are not affected by the mining reclassification are not fully credible. Consequently, they are included here along with the other non-credible rate groups.

**Rate Groups With Their 1999 Premium Rate
Derived Using A Weighted Average Approach**

Class	Non-Credible Rate Group	Description	1998 Premium Rate *	1999 "Estimate"	1999 Credibility	1999 Premium Rate
A	044	SPECIALTY PAPERS	0.90	1.53	87%	1.45
B	131	QUARRYING	5.70	4.46	74%	4.78
B	134	SAND AND GRAVEL PITS	8.29	7.08	88%	7.23
C	167	FIELD CROP FARMS	3.41	3.38	79%	3.39
C	177	MUSHROOM FARMS	4.85	5.30	96%	5.28
C	184	VETERINARY AND AGRICULTURAL SERVICES	2.58	2.46	94%	2.47
D	230	DISTILLERY AND WINE PRODUCTS	1.89	1.56	82%	1.62
D	260	PLASTIC PIPES AND FITTINGS	2.22	3.25	94%	3.19
D	281	FIBRES AND FILAMENT YARNS	1.70	1.77	94%	1.76
D	287	CARPETS, MATS, AND RUGS	2.44	2.68	93%	2.66
D	317	OTHER WOOD INDUSTRIES	2.19	2.56	95%	2.54
D	362	OTHER PRIMARY SMELTING AND REFINING INDUSTRIES	1.75	1.51	67%	1.59

* 1998 premium rate shown was referred to as the "target" premium rate in the 1998 (last year's) Premium Rates Manual.

(Table continued on next page)

**Rate Groups With Their 1999 Premium Rate
Derived Using A Weighted Average Approach**

Class	Non-Credible Rate Group	Description	1998 Premium Rate *	1999 "Estimate"	1999 Credibility	1999 Premium Rate
D	369	POWER BOILERS AND HEAT EXCHANGERS	1.42	1.99	85%	1.91
D	433	COMMERCIAL TRAILERS	11.80	5.58	84%	6.59
D	445	SHIPBUILDING AND REPAIRS	10.48	6.55	79%	7.38
D	447	BOATBUILDING AND REPAIRS	7.69	9.86	52%	8.82
D	460	LIGHTING	3.28	2.83	73%	2.95
D	461	ELECTRICAL TRANSFORMERS	1.88	1.53	84%	1.59
D	467	RADIO AND TELEVISION EQUIPMENT	1.47	1.10	87%	1.15
D	472	STRUCTURAL METAL PRODUCTS	0.54	0.36	99%	0.36
D	476	ELECTRICAL SWITCHGEAR AND WIRING DEVICES	2.08	1.14	76%	1.37
D	479	BATTERIES	1.55	1.66	74%	1.63
D	485	BRICKS AND REFRACTORIES	3.61	2.72	74%	2.95
D	488	CERAMICS, PORCELAIN, AND CHINA	4.85	3.27	68%	3.77
D	490	ABRASIVES	2.54	2.75	72%	2.69
D	501	GYP SUM, LIME, AND CEMENT	2.96	2.15	98%	2.17
D	503	NON-METALLIC MINERAL INSULATING MATERIALS	2.49	2.03	74%	2.15
D	507	PETROLEUM AND COAL PRODUCTS	0.64	0.74	99%	0.74
D	517	SOAP AND CLEANING COMPOUNDS	0.77	1.05	89%	1.02

* 1998 premium rates shown were referred to as the "target" premium rate in the 1998 (last year's) Premium Rates Manual.

(Table continued on next page)

Rate Groups With Their 1999 Premium Rate Derived Using A Weighted Average Approach

Class	Non-Credible Rate Group	Description	1998 Premium Rate *	1999 "Estimate"	1999 Credibility	1999 Premium Rate
D	519	TOILETRIES	1.29	1.27	90%	1.27
D	522	INORGANIC CHEMICALS	1.84	1.57	91%	1.59
D	523	ORGANIC CHEMICALS	1.26	1.27	87%	1.27
D	524	OTHER CHEMICAL INDUSTRIES	1.57	1.09	92%	1.13
D	530	JEWELLERY AND SILVERWARE	1.35	0.84	66%	1.01
E	561	TERMINAL GRAIN ELEVATORS	3.26	2.00	54%	2.58
E	582	CARGO HANDLING	15.11	17.75	39%	16.13
E	586	TAXICAB AND LIMOUSINE SERVICES	4.11	3.80	76%	3.87
G	748	STRUCTURAL STEEL AND DEMOLITION	18.96	20.97	99%	20.96
I	956	LEGAL AND FINANCIAL SERVICES	0.29	0.24	81%	0.25
I	977	PARKING LOTS	2.08	1.21	66%	1.50

* 1998 premium rate shown was referred to as the "target" premium rate in the 1998 (last year's) Premium Rates Manual.

5. Summary

As a result of applying the procedures noted above, 45 of the 215 rate groups in Schedule 1 ended up with manually derived premium rates for 1999. These rate groups are listed along with their credibility in the three preceding sections of this appendix.

Note that the count of 45 includes mostly non-credible rate groups but also includes the three mining rate groups affected by the mining reclassification (Rate Group 110 : *Gold Mines*, Rate Group 113 : *Nickel Mines*, and Rate Group 119 : *Other Mines*) as well as Rate Group 421 : *Other Motor Vehicle Parts and Equipment*.

Rate Group 421 : *Other Motor Vehicle Parts and Equipment* is fully credible but had its experience combined with that of non-credible Rate Group 438 : *Recreational Vehicles and Trailers*. However, because Rate Group 438 is so small relative to Rate Group 421, the combination had no impact on the premium rate of Rate Group 421.

Although considerable rate setting information is supplied about Schedule 1 rate groups within this Premium Rates Manual, information about the non-credible rate groups listed above, due to the manual nature of the approach used to derive their 1999 premium rates, is limited to the following items :

- *Section 3 : 1999 Premium Rates By Rate Group For Each Class*

- 1999 premium rates

- *Section 4 : 1999 Premium Rates By Rate Group For Each Class
Listing Classification Units*

- 1999 premium rates and classification units

- *Sections A - I : Supporting Rate Exhibits*

- Five-year history of insurable earnings, average insurable earnings, employment, lost time injuries (LTI) and LTI rates
- 1999 premium rate components on an approximate basis for "Net New Claims Cost", "Net Overhead Expenses", and "Unfunded Liability".

Please note that throughout this Premium Rates Manual, an asterisk identifies the 45 rate groups having their 1999 premium rates derived on a manual basis.

Glossary

of

Acronyms

1999 PREMIUM RATES MANUAL

GLOSSARY OF ACRONYMS

Acronym	Definition
WSIB	Workplace Safety and Insurance Board
CSPAAT	Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail
SWA	Safe Workplace Association
CSAO	Construction Safety Association of Ontario
EUSA	Electrical & Utilities Safety Association
IAPA	Industrial Accident Prevention Association
MHSA	Municipal Health and Safety Association
TSAO	Transportation Safety Association of Ontario
FSA	Farm Safety Association
ESAO	Education Safety Association of Ontario
HCHSA	Health Care Health and Safety Association
OSSA	Ontario Service Safety Alliance
OFSWA	Ontario Forestry Safe Workplace Association
PPHSA	Pulp and Paper Health and Safety Association
MASHA	Mines and Aggregates Safety and Health Association
LTI	Lost Time Injury
LTI Rate	Lost Time Injury Rate
UL	Unfunded Liability

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